

# TOWN OF MARION

## HOUSING PRODUCTION PLAN 2015

April 2015

### Marion Affordable Housing Trust

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## **I. Executive Summary**

The Town of Marion Housing Production Plan (HPP) is a proactive strategy for meeting the housing needs of the community and, in particular, for planning and developing affordable housing. This HPP provides a current needs assessment, overall housing goals, and new implementation strategies.

Marion is a small seaside town with a population of 4,907. The historic village center, the harbor, suburban style residential and highway development, and large areas of undeveloped rural and environmentally constrained land each contribute to the town's character. Public input processes have confirmed the community's desire to create or maintain village style development while protecting rural land. Local residents are concerned with smart zoning to achieve development goals, especially a more mixed use and pedestrian friendly Route 6.

### **Housing Needs**

Demographic data shows a recent loss in population and households; an aging population including fewer families with children; and smaller household sizes including more seniors living alone. These factors are associated with a greater demand for smaller housing types, rental housing, and more supportive housing. Marion also has low racial diversity compared to the region.

Socioeconomic data shows that Marion's population has high educational attainment and high household income, with decreasing proportions of low and middle earning households. There is low poverty and moderate unemployment. Local employment has decreased in the last decade. Predominant employment industries in Marion are education, health care, and manufacturing. Eighty percent of the workforce drives to work, and around 200 workers commute into Marion.

Housing characteristics include a predominance of single family homes. There has been little housing growth but sustained building activity (such as renovations and additions) in the past decade. Marion has a high proportion of seasonal units and second homes, which greatly impact the market. Marion has an older housing stock which nonetheless saw the most rapid growth in the 1990s. Roughly half (49%) of all units were built before 1970.

Housing market data shows high housing values in Marion relative to the state and county, with increases in sale prices since 2000. Most homes currently on the market are \$300,000 and above. The volume of home sales has gradually decreased since 2000.

Affordability analyses show very few homeowner units affordable to households earning less than 80% of the area median income, the affordability standard for units on the state Subsidized Housing Inventory (SHI). Rental rates are more affordable, although availability is reportedly low. A third of Marion households are cost burdened (spending over 30% of their income on housing), and 15% spend over half their income on housing. When transportation costs associated with housing location are taken into account, national measures classify Marion as unaffordable and car-dependent.

## **Chapter 40B**

According to Chapter 40B of Massachusetts General Laws, a municipality which has 10% of its year-round housing on the Subsidized Housing Inventory or is making steady progress toward that standard is meeting affordable housing needs and may be able, through its Zoning Board of Appeals, to deny Chapter 40B comprehensive permit applications. Marion is at 7.7% and has produced affordable units in recent years notably via a major 40B comprehensive permit project opening in 2015 and by expanding the Little Neck Village senior housing.

### **Challenges and Opportunities**

Several factors impact Marion's ability to produce needed and preferred housing. The Marion Affordable Housing Trust, the principal body leading the creation and preservation of affordable housing, is a volunteer body with nine hours per week of professional support from the Housing Assistant. The Town contains very little undeveloped land that is not constrained by environmental factors such as wetlands and protected habitat. Low density residential zoning greatly limits the creation of a variety of housing options, including community-preferred village style development.

### **Housing Production Goals**

The Town sets forth six overall goals to create a mix of housing types sufficient to meet projected needs, demands, and preferences in Marion in the years ahead.

#### **Goal 1: HOUSING TYPES**

Increase the proportion of housing types suited to the major emerging demographics of smaller households and elderly households. These housing types may include smaller units, more handicapped accessibility, housing with supportive services, units without substantial maintenance requirements, and year-round rental options.

#### **Goal 2: WORKFORCE HOUSING**

Create more "workforce" housing options for underrepresented demographics in Marion such as young families and similar household types including first-time homebuyers.

#### **Goal 3: EASE COST BURDENS**

Ease cost burdens for existing homeowners, including performing necessary home improvements to Marion housing stock.

#### **Goal 4: MUNICIPAL EMPLOYEE HOUSING**

Increase housing options for municipal employees.

#### **Goal 5: VILLAGE NODE DEVELOPMENT**

Promote affordable housing in mixed-use village style nodes in accordance with the overall Town vision for future development patterns.

## **Goal 6: SUBSIDIZED UNITS**

Increase the number of subsidized affordable housing units eligible for inclusion on the Subsidized Housing Inventory to provide more housing options for households with limited incomes and make progress towards the 10% affordability goal. Include rental units (a significant proportion, based on local need), units geared toward Marion's growing elderly population, units in each of the three income categories under 80% AMI, and units with three or more bedrooms (10% per development, with some exceptions).

## **Implementation Strategies**

This plan contains 13 strategies in the categories of coordinated land use planning, zoning changes, development projects and partnerships, capacity building and regional collaborations, and direct assistance to fulfill the Town's goals for housing production. These strategies are projected to result in creation of 53 new SHI units as well as 208 units that fulfill other housing goals.

### Coordinated Land Use Planning

#### **Strategy 1: Identifying Potential Sites**

Take advantage of Master Plan Update resources to identify potential housing development sites.

#### **Strategy 2: Master Plan Coordination and Communication**

Take advantage of Master Plan Update activity to make housing part of policy conversations and outreach efforts.

### Zoning Changes

#### **Strategy 3: Neighborhood Overlay District Zoning**

Revisit zoning to create walkable, mixed-used village development according to community preferences.

#### **Strategy 4: Multifamily Zoning**

Map more area in the existing Residence E zone to allow more compact development served by municipal water and sewer.

#### **Strategy 5: Incentive Senior Development**

Provide a density bonus for creation of discounted senior housing.

#### **Strategy 6: Modify Multiple Unit Rental Housing provisions**

Loosen strict criteria in order to promote rental units in mixed use areas.

#### **Strategy 7: Modify Open Space Development District**

Loosen strict criteria in order to encourage use of bylaw incentivizing starter homes and 55+ housing.

### Development Projects and Partnerships

#### **Strategy 8: Pursue Partnerships Leading to Development**

Collaborate with developers, subsidizing organizations, Town bodies, and other partners to pursue development projects suiting Town preferences.

#### **Strategy 9: Town Owned and Donated Land**

Look into affordable housing options on municipal land and explore creation of a land donation mechanism for affordable housing.

### Capacity Building and Regional Collaborations

#### **Strategy 10: Regional Partnerships**

Collaborate with other municipalities to pursue shared housing goals.

#### **Strategy 11: Outreach & Education**

Update the existing brochure and increase awareness of state and regional resources for home owners, buyers, and renters.

#### **Strategy 12: Leadership Training**

Participate in regional educational opportunities.

### Direct Assistance

#### **Strategy 13: Emergency Home Repair Grants**

Establish an emergency repair fund program that builds on recent activity.

## II. Introduction

### A. Purpose of the Housing Production Plan

A Housing Production Plan (HPP)<sup>1</sup> is a proactive strategy for meeting the housing needs of a community and, in particular, for planning and developing affordable housing. The HPP identifies both housing needs and the strategies the community will use to facilitate the development of affordable housing.

The HPP is intended to help Marion achieve its goal of a robust and varied housing supply that meets the needs of its citizens. This was articulated in the community's last comprehensive planning process as part of a major goal "to maintain the social and economic diversity of the Town by fostering small businesses, a variety of housing options, mixed uses, and a sense of community."

Marion is also concerned with Chapter 40B, which dictates that if a municipality has less than 10% of its year-round housing set aside for low and moderate income residents, it is not meeting the regional and local need for affordable housing. The state tracks the number of qualifying affordable housing units in the Subsidized Housing Inventory (SHI) for each municipality. Not meeting the 10% affordability standard makes the town susceptible to an override of local zoning if a developer chooses to create affordable housing through the Chapter 40B comprehensive permit process. HPPs give communities that are under the 10% threshold of Chapter 40B, but are making steady progress in producing affordable housing on an annual basis, more control over these comprehensive permit applications.<sup>2</sup> If the state certifies that the locality has complied with its annual production goals, the Town may be able, through its Zoning Board of Appeals, to deny Chapter 40B comprehensive permit applications.

This plan updates the 2010 Marion Housing Production Plan. This HPP will provide a current assessment of community housing needs, create goals, and set out new implementation strategies. The plan will apply for five years after approval by DHCD.

### B. Defining Housing Need

The Massachusetts Housing Partnership's *Housing Needs Workbook* contains the following questions for communities to consider when taking stock of their housing needs.

- Who can and cannot afford to live in this community?
- In what direction is our community headed in providing quality housing to a broad spectrum of residents?
- Can our children afford to remain in, or return to, the community as they form their own households?

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<sup>1</sup> 760 CMR 56.03(4)

<sup>2</sup> Housing Production Plan Guidelines,  
<http://www.mass.gov/hed/community/40b-plan/housing-production-plan.html>



- Are special needs populations given adequate housing options?
- Are there substandard, overcrowded, or other undesirable living conditions that should be addressed?
- Do our elderly residents have adequate alternatives for remaining in the community as they age?
- Do we provide the type of housing that promotes local economic development?

### C. Background, History, and Character of Marion

Marion is a small seacoast community with roots going back to 1679, when the town was first settled and known as Sippican, originally a part of the town of Rochester. In 1852 the town was separated from Rochester and renamed Marion in honor of the Revolutionary War hero Francis Marion. The Town of Marion is situated in southeastern Massachusetts, about 55 miles from Boston, bordered by Wareham on the northeast, Buzzards Bay on the east and south, and Mattapoisett and Rochester on the southwest and northwest.



According to the town website, “Marion is a delightful residential town, felt by its residents to have rare natural beauty and charm. The small town character, blended with the flavor and benefits of a seacoast community with lovely residential neighborhoods and modern conveniences, makes Marion an ideal town for year round living. Recreation opportunities are plentiful and Sippican Harbor hosts a variety of waterfront programs, including swimming at the town beaches, pleasure boating and fishing.”

The historic core of the town is Marion Village, primarily comprised of Front Street between Ryder Lane and Silvershell Beach, Main Street, and South Street. While summer residency has been a major presence in Marion since the late 1800s, the Village has become largely a community of summer homes in the last 50 years while the small business element of the village, where shopkeepers walked to work, has declined.



*Marion Village*



*Suburban-style residential development on Joanne Dr. and Parkway Ln.*

#### **D. Resident Concerns Regarding Housing and Development**

Marion began its most recent Master Plan update process with a public workshop in September 2014. Participants formulated and voted on 78 comments covering the overall Town development vision, housing, land use, and several other elements. Five broad themes emerged from the discussion:

- (1) Improved appearance, safety, and connectivity in the transportation network.
- (2) Zoning changes to allow appropriate development in desired locations.
- (3) More organization and collaboration within the town and with partners.
- (4) Demographic, market, and data trends should drive decisions.
- (5) Protect and enhance the Village and the Harbor.

Other top-ranked comments relating to housing included:

- Route 6 more pedestrian-friendly zone (mixed use development)
- Aesthetics, design guidelines, site planning to accommodate natural resources and surroundings
- Affordable housing for Town Employees
- Attention to diversity in housing (middle class vs. more wealthy, racial diversity, ongoing loss of diversity)

- Using existing housing stock to provide less expensive assisted living possibilities
- Privately-funded cluster housing for seniors/employees in town
- Recognize needs of aging population

## E. Definitions of Affordable Housing

Affordability will be defined in three different ways for the purposes of this Plan. The simplest “rule of thumb” defines affordability according to the percentage of a household’s costs spent on housing. The federal government identifies units as affordable if gross rent or costs of purchasing a home (mortgage, property taxes and insurance) are not more than 30% of gross household income. If households are paying more than this threshold, they are described as experiencing housing affordability problems; and if they are paying 50% or more for housing, they have severe housing affordability problems or cost burdens.

Affordable housing can also be defined as units available to households earning a certain percentage of median income for the area, as established by the U.S. Department of Housing and Development (HUD). Marion lies within the Brockton Fair Market Rent Area (Brockton HFMA). The 2014 HUD Median Family Income (AMI) for this area was \$80,700. Most housing subsidy programs are targeted to particular income ranges, for example “very low income” ( $\leq 50\%$  AMI) households who earn at most \$43,800 per year for a household of four.

Figure II-1. 2014 HUD Income Limits - Brockton, MA HFMA								
	Persons per household							
	1	2	3	4	5	6	7	8+
<b>Extremely Low Income (<math>\leq 30\%</math> of Median)</b>	18450	21050	23700	<b>26300</b>	28450	30550	32650	34750
<b>Very Low Income (<math>\leq 50\%</math>)</b>	30700	35050	39450	<b>43800</b>	47350	50850	54350	57850
<b>Low Income (<math>\leq 80\%</math>)</b>	44750	51150	57550	<b>63900</b>	69050	74150	79250	84350
Source: HUD								

Finally, to qualify for the Massachusetts Department of Housing and Community Development’s Subsidized Housing Inventory (SHI) and count toward the town’s 10% threshold, “affordable” units must fulfill certain conditions: They must receive a subsidy from an eligible program or else be the result of a municipal action or approval through DHCD’s Local Initiative Program; they must be subject to long-term deed restrictions that limit occupancy to income-eligible households for a specified period of time (at least 30 years or longer for newly created affordable units and at least 15 years for rehabilitated units); they must be marketed through a state-approved Affirmative Fair Housing Marketing and Resident Selection Plan; households must earn no more than 80% of area median income; and housing costs are either set by the subsidy program or must follow DHCD limits.<sup>3</sup>

<sup>3</sup> Under Chapter 774 of the Acts of 1969, which established the Massachusetts Comprehensive Permit Law (Massachusetts General Laws Chapter 40B).

In general, programs that subsidize rental units are targeted to households earning within 50% or 60% of median income, often including units for those earning below 30% of the area median. First-time homebuyer programs typically apply income limits of up to 80% of area median income. The Community Preservation Act allows Community Preservation funding to be directed to those within a somewhat higher income range – 100% of area median income – now commonly referred to as “community housing” units. Additionally, some housing developments incorporate several income tiers. For example, one project could combine units for those earning at or below 80% of area median income, moderate-income units for those earning between 80% and 120% of median income (often referred to as “workforce” units), and market rate units to help cross-subsidize the more affordable ones.

It should be noted that up to 70% of units in an affordable housing development can be set aside as “local or community preference units,” for those who have a connection to Marion, in the development’s Affirmative Fair Housing Marketing Plan (AFHMP). Under fair housing laws, an AFHMP is required when marketing and selecting residents for affordable units. The AFHMP must be approved by DHCD and not have the effect of excluding, denying, or delaying participation of groups of persons protected under the fair housing laws. Allowable preference categories can include Marion residents; employees of the town, such as teachers, custodians, firefighters, police officers, librarians, or town hall employees; employees of businesses located in town; or households with children attending Marion schools. Therefore, in lotteries for affordable units, those that meet these local preference criteria will be placed in a separate pool, and the purchasers or tenants of 70% of the affordable units can come from this local preference pool. Those in the local preference pool who are not selected, as well as all other applicants not meeting the local preference criteria, are placed in an open pool from which the tenants of the other 30% of the units will be drawn.

#### **F. Marion’s Subsidized Housing Inventory**

Marion’s official Subsidized Housing Inventory (SHI) as of June 2014 includes 155 units, or 7.7% of the 2,014 total year round units counted in the 2010 Census. Since this figure does not meet the 10% threshold (201 affordable units), the Town can aim for annual production goals in order to have more control over 40B comprehensive permit projects.

#### **G. Plan Approval and Certification**

A HPP is approved once DHCD staff determines that the plan meets the Regulations and Guidelines. The HPP will then be valid for five years. An approved HPP is a prerequisite to a certified plan, or certification of compliance, which is required before a 40B comprehensive permit denial by the ZBA can be upheld by the HAC. Certification of compliance refers to DHCD’s determination that the community has met its annual SHI unit production goal in accordance with the approved plan.

DHCD identifies a municipality's housing production goal as 0.5% or 1.0% of the year-round housing units. If Marion meets the 0.5% threshold, or 10 units, during one year, DHCD can certify the HPP for one year and if the town meets the 1% threshold, or 20 units, during one year, DHCD can certify the HPP for two years.

## **H. Previous Strategies and Recent Accomplishments**

The Marion Affordable Housing Trust is the principal body leading the creation and preservation of affordable housing in Marion for the benefit of low and moderate income households. The Trust's 2010 Housing Production Plan contained the following strategies:

1. Building Local Capacity:
  - Capitalize the Marion Affordable Housing Trust
  - Ensure professional support
  - Update local LIP rules and procedures
2. Zoning Strategies to provide greater flexibility and new tools for housing production:
  - Promote affordable housing in mixed-use development
  - Modify inclusionary zoning provision
  - Modify the accessory apartment bylaw
  - Map a Residence E District
  - Exempt affordable housing from development rate and subdivision phasing bylaws
3. Direct housing production strategies, particularly partnerships and joint ventures with developers:
  - Continue to make publicly-owned land available for affordable housing
  - Continue to partner with developers
  - Convert existing housing to affordability

Of these strategies, publicly owned land was made available for a Habitat for Humanity house, development rate and subdivision phasing bylaws no longer apply, and the Town continues to communicate with developers such as Peabody Properties (Little Neck Village). The Trust also produced a pamphlet educating readers on Marion's affordable housing needs. The Town made progress on its housing goals chiefly through the Marion Village Estates 40B comprehensive permit project (originally Bay Watch Realty), which had added 62 units to the SHI by June 2014, and by expanding the senior Little Neck Village.

### **III. Housing Needs Assessment**

#### **A. Introduction to the Data**

The Housing Needs Assessment compiles demographic, housing, economic, and other relevant data to provide a basis for understanding Marion's housing needs and planning for the future.

Data sources include the US Census Bureau, the Massachusetts Office of Labor & Workforce Development (EOLWD), Marion Town Hall records, and the SRPEDD 2012 Factbook. For recent, precise data, this report focuses on 100% data from the 2010 U.S. Census. For Census topics not covered by this dataset, the 2008-2012 American Community Survey (ACS) is used. It should be noted that ACS figures are estimates based on sample data, not total counts, and margins of error can be high for some topics.

Some data comparisons are made geographically between Marion and its immediate neighbors (Mattapoisett, Rochester, and Wareham), the county (Plymouth) as a whole, and the Commonwealth of Massachusetts as a whole. Some comparisons are made historically using data from the previous two decades, generally from the 1990 and 2000 Census – either 100% data or sample data depending on the topic.

## B. Demographic Characteristics and Trends

### 1. Population and Population Change

The following table shows population changes in Marion, neighboring towns, Plymouth County, and the state in the past three decades.

Figure III-1: Population and Population Change 1990-2010					
	1990	2000	2010	% Change 1990-2000	% Change 2000-2010
Massachusetts	6,016,425	6,349,097	6,547,629	5.5%	3.1%
Plymouth County	435,276	472,822	494,919	8.6%	4.7%
<b>Marion</b>	<b>4,496</b>	<b>5,123</b>	<b>4907</b>	<b>13.9%</b>	<b>-4.2%</b>
Mattapoisett	5,850	6,268	6045	7.1%	-3.6%
Rochester	3921	4581	5232	16.8%	14.2%
Wareham	19232	20335	21822	5.7%	7.3%
Source: US Census 1990, 2000, 2010					

Marion grew steadily in population in the decades before 2000, reaching 5,123 in 2000.<sup>4</sup> After 2000, the population dropped -4.2% to 4,907 inhabitants in 2010. The state, the county, and the neighboring town of Wareham continued to grow at a moderate rate, while Rochester grew rapidly and Mattapoisett lost population at a similar rate to Marion.

The following table shows SRPEDD's population projections for Marion and its neighbors for the next two decades.

Figure III-2: Population Projections to 2030					
	2010	2020	2030	Projected Change 2010-2030	
				Number	%
<b>Marion</b>	<b>4,907</b>	<b>5,502</b>	<b>5,552</b>	<b>645</b>	<b>13.1%</b>
Mattapoisett	6,045	6,921	7,329	1,284	21.2%
Rochester	5,232	5,877	6,600	1,368	26.1%
Wareham	21,822	22,664	25,477	3,655	16.7%
Sources: US Census Bureau, SRPEDD Factbook 2014					

The regional projections show Marion and Wareham increasing in population at a moderate rate and Rochester and Mattapoisett increasing rapidly by 2030.

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<sup>4</sup> The population was 3,466 in 1970

**Take-away / housing implications:** Marion has lost population in recent years and it is not clear whether this trend will continue. Continued decrease would suggest a decrease in housing demand, although changes in household sizes and types (discussed below) would also have an impact.

## 2. Age Distribution

The following table shows changes in age distribution in Marion for the past two decades.

Figure III-3: Age Distribution					
	1990	2000	% Change 1990-2000	2010	% Change 2000-2010
<b>Under 5</b>	270	297	10%	207	<b>-30%</b>
<b>School-Aged (5-17)</b>	972	988	2%	917	-7%
<b>College / Recent Graduates (18-24)</b>	437	213	-51%	280	31%
<b>Young Professionals (25-44)</b>	1190	1267	6%	<b>890</b>	<b>-30%</b>
<b>Older Professionals (45-64)</b>	947	1451	53%	<b>1567</b>	8%
<b>Senior (65+)</b>	680	907	33%	1046	15%
<b>Median Age</b>	<b>36.4</b>	<b>42.5</b>		<b>46.1</b>	
Source: US Census Bureau					

The data show falling numbers of children under 17 in Marion and an increasing older population – in both the older professional (45-64) and senior (65+) ranges. In the table above, the “Baby Boomer” cohort (ages 45-64 in 2010<sup>5</sup>) is noticeably large – almost twice the size of the adjacent “Young Professional” age group (25-44). The “Under 5” group comprising the children of the “Young Professionals” is correspondingly small. The number of college-age residents, now part of the large Millennial generation (children of Baby Boomers), has increased from 2000, but not nearly to 1990 levels.

This aging trend is reflected in increases of the median age, from 36.4 years in 1990 to 42.5 years in 2000 to an estimated 45.7 years in 2012.

**Take-away / housing implications:** The proportion of seniors is steadily increasing, and Marion shares the nation’s high proportion of Baby Boomers. Members of this age group are more likely to be “empty nesters” now or in the next ten years; this generation is producing a growing demand nationwide for smaller living spaces. According to current trends, the proportion of empty nesters will continue to increase. Clearly, housing planning efforts should consider ways to accommodate this increasing population of older adults. “Housing alternative” measures include more handicapped accessibility, housing with supportive services, and units without substantial maintenance demands. Both Baby

<sup>5</sup> This age division corresponds almost exactly with the definition of the Baby Boom as between 1946 and 1964, i.e. those aged 46-64 in 2010.

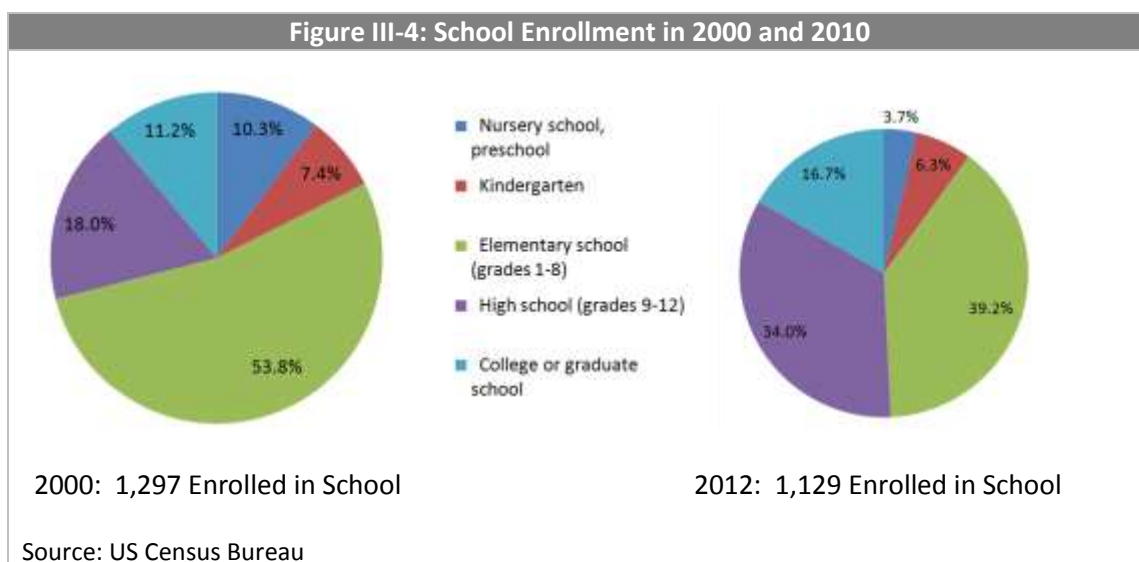


Boomers and their children, known as the Millennial generation, are more likely to want smaller living spaces, so the supply of housing types such as apartments versus single family detached homes is important. The increase in interest in small housing types has also been linked to increase in demand for renting.<sup>6</sup>

In addition to the nationwide demographic predominance of the Baby Boomer and Millennial generations, which comprise age groups that are less likely to be a part of a household with children, anecdotal evidence suggests that housing affordability is a key reason young families are increasingly absent from Marion, in addition to lack of employment opportunities.

### 3. School Enrollment

The following charts portray school enrollment.



Those enrolled in school (nursery through graduate school) in 2012 were estimated at 1,129 or about 24% of the town's population. This figure represents a decrease in school enrollment from 2000 when there were 1,297 students, a net loss of 168 students (13%). The charts also show the declining proportions of younger students (nursery through elementary school) and increasing proportions of older students (high school and college).

<sup>6</sup> "The pool of probable renters [in the Boston metro area] is being fed by people whose houses were foreclosed, have lost a job or taken a new one at a lower salary, or fear residential values will remain flat or fall. Aging baby boomers, fed up with shoveling snow and harsh New England winters, are prime targets for rentals." ("As Boston's Economy Grows, Demand for Rental Units Outpaces Condo Market", New York Times, February 22, 2011)

**Take-away /housing implications:** School enrollment has decreased. There are fewer elementary students and more high school students than ten years ago, so more of a decrease can be expected when they graduate. This will doubtless impact the local school system.

#### 4. Household Composition

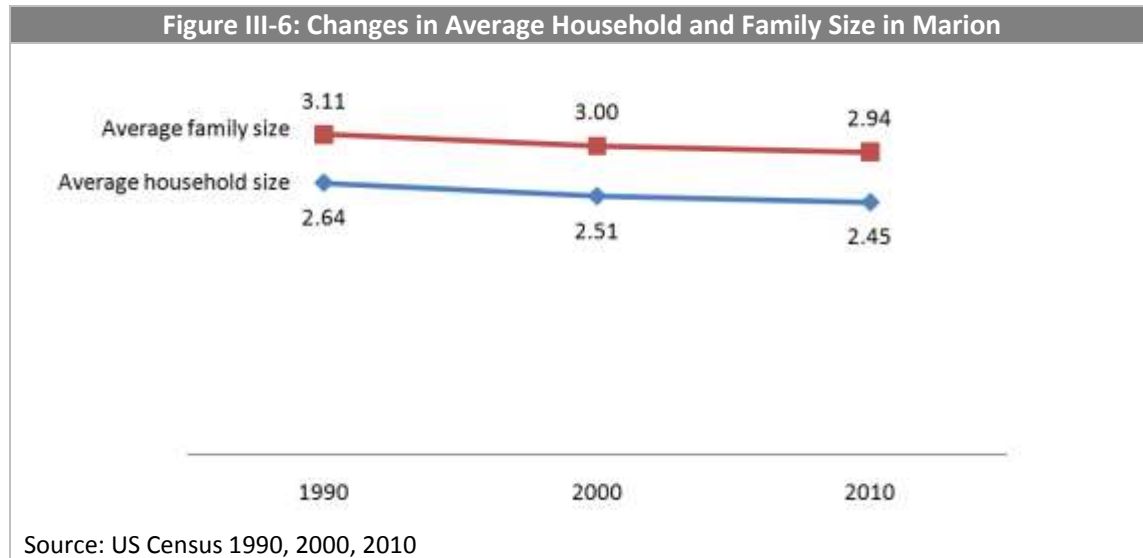
The following table shows the changing numbers of households in recent decades in Marion.

Figure III-5: Total Households, Marion and its Neighbors							
	Households			Change 1990-2000		Change 2000-2010	
	1990	2000	2010	#	%	#	%
Plymouth County	149,519	168,361	181,126	18,842	12.6%	12,765	7.6%
<b>Marion</b>	<b>1,587</b>	<b>1,996</b>	<b>1,896</b>	<b>409</b>	<b>25.8%</b>	<b>-100</b>	<b>-5.0%</b>
Mattapoissett	2,233	2,532	2,505	299	13.4%	-27	-1.1%
Rochester	1,288	1,575	1,813	287	22.3%	238	15.1%
Wareham	7,370	8,200	9,071	830	11.3%	871	10.6%

Source: US Census 1990, 2000, 2010

Marion had a total of 1,896 households in 2010, down from 1,996 in 2000 (a 5% loss).

The following table shows changes in average household and family size.



Average household size decreased from 2.51 to 2.45 persons from 2000 to 2010, largely reflective of declining numbers of children and a greater proportion of smaller, non-family households. As the chart below shows, average household size also decreased amongst Marion's neighbors and in Plymouth County.

Figure III-7: Persons per household, 2000-2010			
	Persons per Household		Change
	2000	2010	%
Plymouth County	2.74	2.67	-2.6%
<b>Marion</b>	<b>2.51</b>	<b>2.45</b>	<b>-2.4%</b>
Mattapoisett	2.46	2.41	-2.0%
Rochester	2.91	2.88	-1.0%
Wareham	2.44	2.38	-2.5%
Source: US Census Bureau			

**Take-away /housing implications:** Falling household sizes suggest increasing demand for smaller housing units.

The following table shows household composition in recent decades.

Figure III-8: Family Composition in 1990, 2000, and 2010			
	Percent of all households		
	1990	2000	2010
Family households	73%	72%	70%
Husband-wife family	61.6%	61.4%	58.1%
With own children under 18 years	25.8%	26.5%	22.9%
Female householder, no husband present	8.8%	8.4%	9.0%
With own children under 18 years	3.7%	4.2%	4.0%
Nonfamily households	26.7%	23.2%	29.5%
Householder living alone	22.9%	24.1%	25.6%
65 years and over	11.7%	11.9%	13.3%
Male 65+	2.9%	3.1%	3.0%
Female 65+	8.8%	8.3%	10.3%
Source: US Census Bureau			

About 70.5% of Marion's households were family households and 29.5% were non-family households. Family households had decreased slightly by 2010 from 72% of all households in 2000 and 73% in 1990. About one-third of the households included children and another third included residents 65 years of age or older. The majority of households in Marion, 58.1%, were composed of married couples without children present. Roughly a quarter of all Marion's households were comprised of one person living alone. The proportion of people living alone, as well as seniors living alone, has continued to increase.

The following table shows households containing seniors or children.

Figure III-9: Households Containing Children or Seniors <sup>7</sup>				
	2000		2010	
	#	% of all households	#	% of all households
Households with individuals under 18 years	666	33.4%	582	30.7%
Households with individuals 65 years and over	601	30.1%	682	36.0%
Source: US Census 2000, 2010				

**Take-away / housing implications:** The proportions of family households have decreased while those of nonfamily households, people living alone, and seniors living alone have increased. This suggests a need for smaller living spaces and for housing options suited to senior households.

## 5. Race and Hispanic Origin

Marion is not racially diverse. According to the 2010 Census, 92.7% of the population identified as white, 1.7% as black, 0.8% as Native American, Asian, or Pacific Islander, 2.6% as “some other race,” and 2.2% as “two or more races.”

Fifty-two persons, or 1.1% of the total population, identified as Hispanic or Latino. This population grew from 28 to 52 between 2000 and 2010. In Plymouth County, the Hispanic or Latino population rose from 2.4% to 3.2% of the county’s population in that time period.

### SUMMARY OF DEMOGRAPHIC DATA

- Recent population loss
- Aging population: more seniors, fewer children, including lower school enrollment.
- Low racial diversity
- Fewer households, smaller household sizes, and smaller family sizes
- Fewer families with children under 18
- More seniors living alone

<sup>7</sup> Corresponding 1990 data is not available.



## C. Socioeconomic Characteristics and Trends

### 1. Educational Attainment

The following table shows the educational profile of adults 25 years and older in Marion compared to the county and state.

Figure III-10: Educational Attainment in 2012				
		Marion	Plymouth County	Massachusetts
Percent high school graduate or higher		94.7%	91.8%	89.1%
Percent bachelor's degree or higher		46.8%	33.0%	39.0%
Source: US Census Bureau				

In 2012, almost all adults in Marion, or 94.7% of those 25 years and older, had a high school diploma or higher, and about half had at least a bachelor's degree. These levels are significantly higher than the 2010 figures for educational attainment for Plymouth County and the state as a whole.

The following table shows changes in educational attainment from the past two decades in Marion.

Figure III-11: Changes in Educational Attainment in Marion			
	1999	2000	2012
Less than 9th grade	4%	2%	1%
9th to 12th grade, no diploma	12%	4%	4%
High school graduate (includes equivalency)	33%	20%	22%
Some college, no degree	17%	15%	18%
Associate's degree	13%	10%	9%
Bachelor's degree	25%	26%	26%
Graduate or professional degree	15%	24%	21%
Sources: Selected Social Characteristics, 2008-2012 American Community Survey 5-Year Estimates; Census 2000 Summary File 3 (SF 3) - Sample Data			

The chart shows that educational attainment has risen over the past two decades in Marion.

**Take-away /housing implications:** Marion's population is well educated and attainment continues to improve.

## 2. Income distribution

The following table shows proportions of households in each income bracket in the past three decades.

Figure III-12: Income and Benefits Estimates for Households in 1989, 2000, and 2012			
	1989	2000	2012
Less than \$15,000	13.8%	6.9%	5.6%
\$15,000 to \$24,999	12.6%	8.0%	9.4%
\$25,000 to \$34,999	12.0%	8.5%	2.7%
\$35,000 to \$49,999	17.5%	15.2%	6.9%
\$50,000 to \$74,999	21.9%	20.9%	16.6%
\$75,000 to \$99,999	8.1%	13.2%	16.3%
\$100,000 to \$149,999	8.6%	12.2%	22.2%
\$150,000 or more	5.5%	15.10%	20.30%
<b>Median household income</b>	<b>\$46,189</b>	<b>\$61,250</b>	<b>\$85,398</b>
Source: US Census Bureau. 2012 percentages are based on 2010 inflation-adjusted dollars. Other figures are not adjusted for inflation.			

The table shows that there have been major increases in the number of households earning \$100,000 to \$149,999 per year and major decreases in households earning between \$25,000 and \$49,999 per year. Median household income increased significantly each decade.

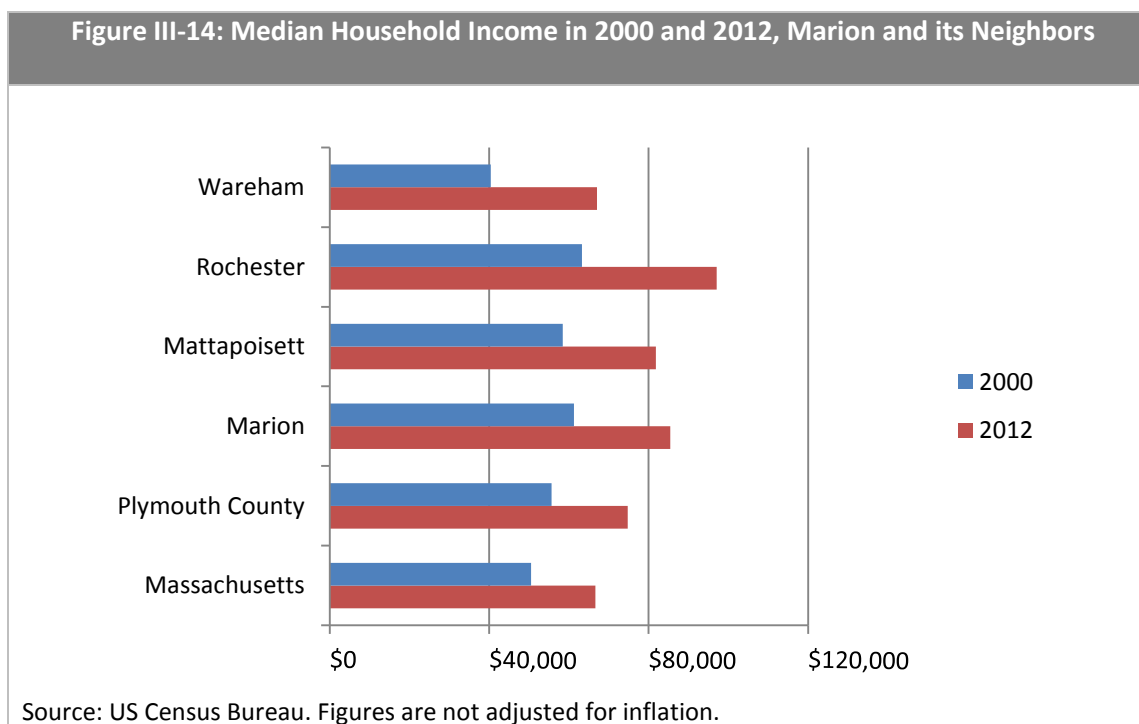
Despite increasing household wealth, there still remains a population living in Marion with very limited financial means. The 2012 ACS estimates above show that 107 households or 5.6% had incomes of less than \$14,999 and another 179 or 9.4% had incomes between \$15,000 and \$24,999.

The following table shows the number of Marion households in each income range calculated as a percentage of area median income (HAMFI) as defined by the U.S. Department of Housing and Urban Development (HUD) for the Brockton HMFA, of which Marion is a part.

Figure III-13: Number of Marion Households in each HUD-Defined Income Range			
Income range	Owners	Renters	Total
Household Income ≤ 30% HAMFI	95	15	110
Household Income >30% to ≤ 50% HAMFI	120	45	165
Household Income >50% to ≤ 80% HAMFI	85	40	125
Household Income >80% to ≤ 100% HAMFI	125	25	150
Household Income >100% HAMFI	1080	245	1325
<b>Total Households</b>	<b>1505</b>	<b>370</b>	<b>1875</b>
<b>Total Households ≤ 80% HAMFI</b>	<b>300</b>	<b>100</b>	<b>400</b>
Source: CHAS 2007-2011			

Marion has an estimated 400 households who might have qualified for housing assistance as their incomes were at or below 80% of area median income. According to HUD, the limit would be \$65,000 for a family of four in 2012. (Note that some of these households may have assets worth more than the allowable state or federal standards that would disqualify them from housing assistance.)

The following chart shows Marion's changes in Median Household Income (HMI) relative to other areas.



The chart shows that Marion's HMI increased more than the state at large, but less than Wareham and Rochester.

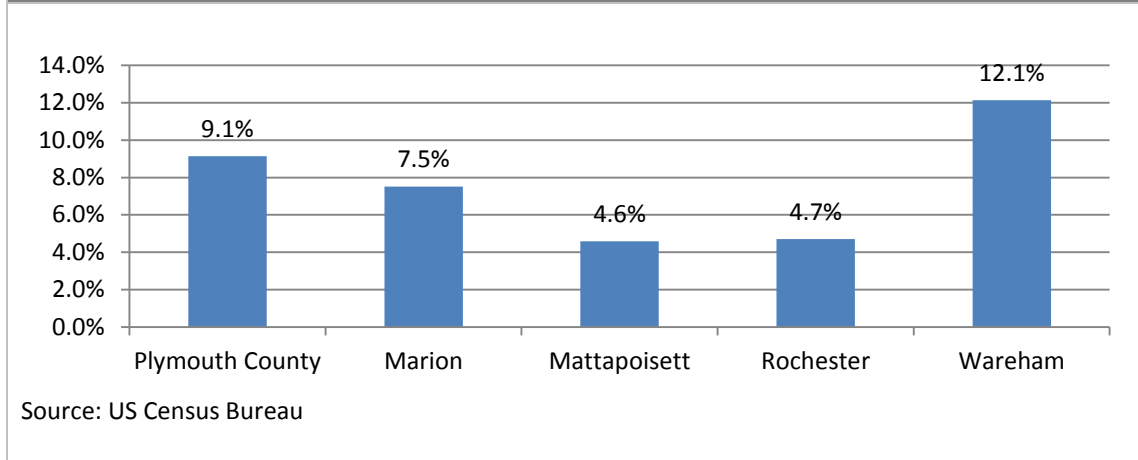
**Take-away /housing implications:** Marion has relatively high (and rising) incomes and decreasing income diversity. Housing options for diverse income ranges should be provided.

### 3. Unemployment

The 2012 American Community Survey indicated that of the estimated 4,149 residents 16 years and older, 64%, or 2,647 residents, were in the civilian labor force. This proportion was slightly lower than the county's (69%) and the state's (68%) [There was no non-civilian labor force in Marion, and very small numbers at the county level.]. The number of unemployed jumped from 57 to 199 between 2000 and 2012. The following chart portrays the percentage of unemployed among the total workforce for geographical areas including Marion.



Figure III-15: Unemployment Estimates for Marion and its Neighbors, 2012



The chart above shows that Marion's unemployment rate is lower than in the county at large and much lower than Wareham's, but higher than in Mattapoisett and Rochester.

**Take-away/housing implications:** Marion's increase in unemployment suggests that more households are likely to be cost burdened, especially those where one or more workers may have lost a job while paying a mortgage.

#### 4. Employment

According to the 2012 American Community Survey estimates, about half of Marion's workers were involved in management or professional occupations. Around three fourths of workers were salaried. Marion had a slightly larger share of government workers (about 18%) than the county or state at large.

The following table shows employment by industry in Marion.

Figure III-16: Employment by Industry in Marion, 2001 and 2012

Industry	2001		2012	
	#	%	#	%
Construction	97	5%	85	4%
<b>Manufacturing</b>	<b>439</b>	<b>21%</b>	<b>354</b>	<b>17%</b>
Wholesale trade	18	1%	30	1%
Retail trade	142	7%	107	5%
Transportation & warehousing	10	0%	0	0%
Finance & insurance	54	3%	60	3%
Real estate & rental/leasing	13	1%	10	0%
Professional services	114	6%	166	8%

Admin support & waste mgt	43	2%	26	1%
<b>Educational services</b>	<b>414</b>	<b>20%</b>	<b>297</b>	<b>14%</b>
<b>Health care &amp; social assistance</b>	<b>275</b>	<b>13%</b>	<b>408</b>	<b>20%</b>
Arts, entertainment & recreation	135	7%	170	8%
Accommodation & food services	113	6%	138	7%
Other services	81	4%	113	5%
Unclassified/Confidential	94	5%	103	5%
<b>Total: All Industries</b>	<b>2,042</b>		<b>2,067</b>	
Source: MA Labor & Workforce Development (EOLWD)				

The table shows that the three leading industries employing Marion's workforce were health care and social assistance, manufacturing, and educational services, at 20%, 17%, and 14% respectively.

While only 3% of Marion's workforce was involved in fishing, farming, or forestry, maritime activity is thought to play a part in Marion's economy.

## 5. Journey to Work

The following table shows the major workplace destinations of Marion residents.

Figure III-17: Top workplace destinations of Marion residents in 2010			
	1990	2000	2010
Live and work in Marion	41.0%	38.3%	27.4%
Work in Metro Boston	7.2%	16.6%	4.8%
Work in other MA towns	5.4%	6.2%	13.1%
Work in Cape Cod	10.2%	7.7%	5.8%
Work in Plymouth County	4.4%	14.3%	18.7%
Work in RI	3.4%	2.1%	1.5%
Source: US Census (2006-2010 ACS)			

According to the table, around a quarter of Marion's workforce works in the community, indicating some local employment opportunities, but this represents a significant drop from 41% in 1990. SRPEDD also found the most common work destinations for Marion residents among other municipalities in the SRPEDD region (which does not include Cape Cod, Plymouth, or Metro Boston), which were New Bedford (19%) and Wareham (16%).

The mean travel time to work was estimated at 28 minutes, suggesting that on average workers commuted a fair distance to their jobs. The majority (80.2%) commuted by car in 2012, down from about 90% in 2000. About 9% are estimated to have carpooled, while 5.5% worked at home.

**Take-away /housing implications:** Employees commuting from Marion are traveling a fair distance, primarily by car. Employment location impacts housing choices and costs. Location efficiency will be discussed in the affordability assessment. Marion’s policies should encourage workplace locations accessible by means other than driving.

## 6. Incoming Workers

The following table shows proportions of incoming workers to Marion.

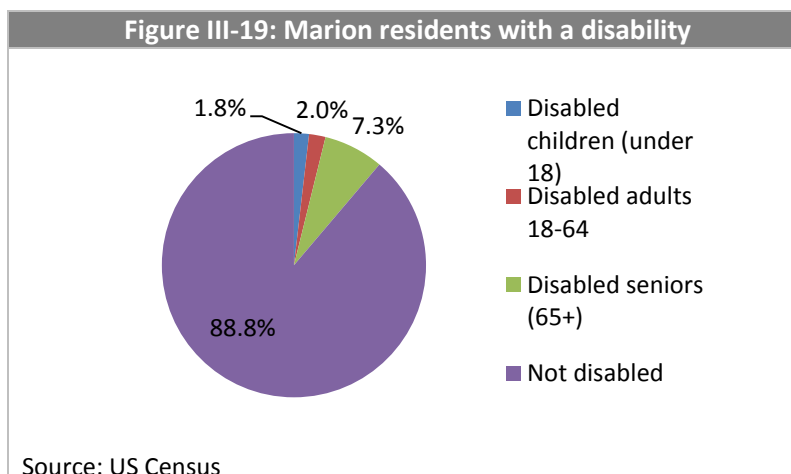
Figure III-18: Origins of workers commuting into Marion			
	1990	2000	2010
From Metro Boston	9.4%	3.2%	5.2%
From other MA towns	24.4%	11.5%	47.9%
From Cape Cod	19.7%	12.6%	43.8%
From Plymouth County	40.9%	62.6%	----
From Rhode Island	0.0%	8.3%	3.1%
<b>Total incoming workers</b>	<b>127</b>	<b>348</b>	<b>192</b>
Source: US Census Bureau			

At least 192 workers commuted into Marion from elsewhere in 2010, down from 348 in 2000.

**Take-away /housing implications:** A significant number of workers commute into Marion. Housing affordability may be preventing some of those working in Marion from living in Marion. Lockheed Martin is said to draw employees from great distances.

## 7. Disability Status

The following chart shows the estimated proportions of Marion residents with and without a disability.



According to the 2012 ACS, 538 Marion residents or 11.2% of the civilian noninstitutionalized population had a disability. These included 88 children (under 18 years) and 353 seniors (65 years or older). The disability rate among seniors was 38%.

**Take-away /housing implications:** Marion should ensure accessible housing options for its disabled population, which is likely to increase as the proportion of seniors rises.

## 8. Poverty Status

The tables below show poverty rates among individuals and among families in Marion in the past decades. The Census uses a set of nationwide income thresholds which vary according to the size of a household and the ages of its members.

Figure III-20: Poverty rate in Marion in 1989, 1999, and 2012			
	1989	1999	2012
Overall poverty rate	5.5%	4.6%	2.8%
Under 18 years	1.1%	7.3%	2.7%
65 years and over	1.6%	2.0%	2.5%
Source: ACS 2008-2012; US Census Sample Data 1989, 1999			

Figure III-21: Family poverty rate in Marion in 1989, 1999, and 2012			
	1989	1999	2012
Percent of all families	5.1%	3.5%	1.4%
Percent of families with children	N/A	6.0%	1.0%
Percent of single mothers	N/A	6.5%	4.9%
Source: US Census Bureau			

The poverty rate for individuals has declined in Marion over the years, going from 5.5% in 1989 to 2.8% in 2012. The number of individuals in poverty declined from 232 in 1999 to an estimated 135 in 2012, including 26 children. Poverty rates among families are also low and have been declining over the past decades.

**Take-away /housing implications:** Poverty is low and has declined in Marion with regard to defined income thresholds. This could imply that poorer households have either risen from poverty or moved out.

#### **SUMMARY OF SOCIOECONOMIC DATA**

- High educational attainment
- High household income; increasing proportions of high-earning households and decreasing low and middle earning households; low poverty
- Moderate unemployment; decrease in local employment
- Employment in education, health care, and manufacturing industries is predominant
- Travel time to work a half hour on average; 80% of workforce drives to work
- Around 200 workers commuting into Marion
- Presence of a disabled population, including 38% disabled rate among seniors

## D. Housing Characteristics and Trends

### 1. Housing Tenure and Vacancy

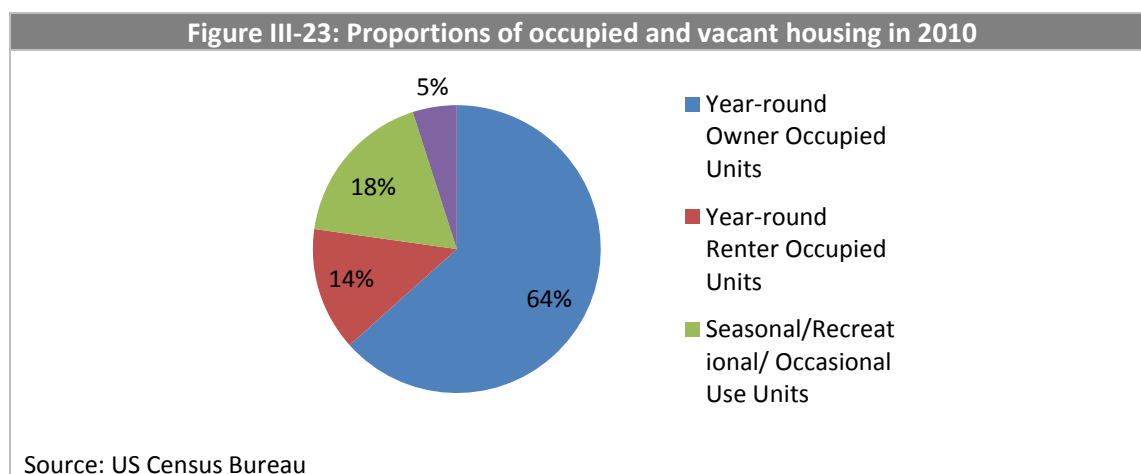
The following table shows housing tenure and vacancy numbers from 1990 through 2010.

Figure III-22: Housing Tenure and Vacancy in 2010			
	1990	2000	2010
<b>Total Housing Units</b>	<b>2,045</b>	<b>2,439</b>	<b>2,445</b>
Year-round Owner Occupied	1,225	1,570	1,563
Year-round Renter Occupied	362	426	333
Seasonal/Recreational/ Occasional Use	398	344	431
Other Vacant	60	99	118
Source: US Census Bureau			

Housing growth has been stagnant in Marion, going from a growth rate of 18-19% per decade in the 1980s and 1990s to only six net additional housing units (a 0.25% growth rate) between 2000 and 2010, according to Census 100% data.<sup>8</sup>

There has been a recent decrease in rental units and a recent increase in seasonal units; the rental housing stock added 114 units between 1980 and 2000 and then lost 93 by 2010. The absolute numbers of seasonal units or second homes increased by almost one hundred 2000-2010; it could be that these were converted from rental units, whose numbers decreased by the same amount.

The following chart shows the proportions of rental, owner-occupied, seasonal, and vacant housing in Marion in 2010.



<sup>8</sup> Although this number seems extremely low, a local real estate professional said it was possible as there were very few new lots available.

In Marion, 18% of all housing units in 2010 were seasonal units or second homes, compared to 5.1% for Plymouth County.

**Take-away /housing implications:** The increase in new housing units apparently slowed during the 2000s. Marion has a high proportion of seasonal units and second homes, which greatly impact the rental market. For calculating the level of affordability a community has based on Chapter 40B, the 2010 year-round occupancy of 2,014 units is used based on subtracting seasonal units or second homes from the total unit count.

## 2. Vacancy Rates by Tenure

The homeowner vacancy rate in 2010 was only 1.8%, similar to previous years. According to Census estimates, the rental vacancy rate increased from 2.7% to 8.1% between 2000 and 2010. However, there are very few rentals advertised online and a local realtor confirms that the rental market is very tight. High mortgage payments based on the expensive housing market reportedly make it harder to be a landlord.

## 3. Household Size by Tenure

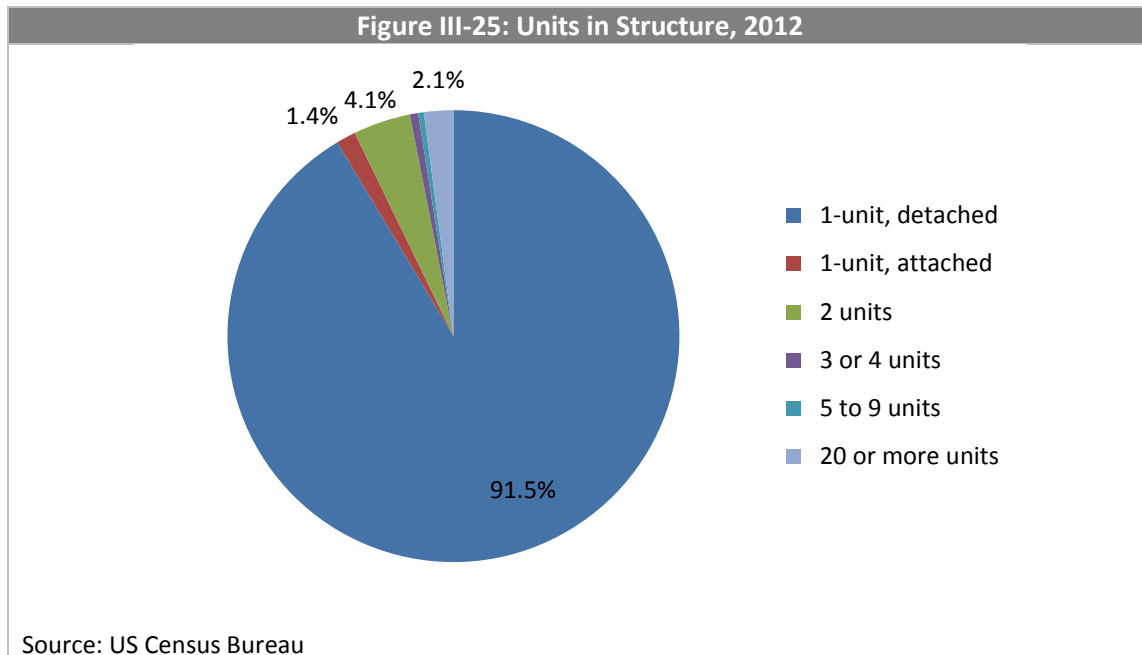
The following table shows average household size by tenure.

Figure III-24: Average Household Size in Recent Decades			
	1990	2000	2010
Average Household Size in Owner Occupied Units	2.70 persons	2.58 persons	2.54 persons
Average Household Size in Renter Occupied Units	2.44 persons	2.26 persons	2.03 persons
Source: US Census Bureau			

Household size has been consistently smaller in renter occupied units than in owner occupied units. The average number of persons per unit has continuously declined since 1990. This decrease reflects local, regional and national trends towards smaller household sizes, as discussed in the previous section.

#### 4. Housing Structure Types

The following chart shows the proportions of types of housing structures by number of units in Marion in 2010.



A great majority of the existing housing stock continues to be in single-family, detached structures – over 90% of Marion’s occupied housing units, significantly higher than the 71% level for the county according to the 2012 American Community Survey. Other housing types (boat, mobile home, RV, van, etc.) were not present in Marion.

**Take-away /housing implications:** There is a lack of diversity in housing types in Marion (91.5% single family detached).

#### 5. Tenure and Housing Types

The 2012 American Community Survey indicated that 246 units or almost 60% of all rental units were located in single-family detached dwellings. Another 127 rental units were in attached single family units or duplexes. The remaining 58 rental units were in larger multi-family buildings of between five and 49 units.



## 6. Age of Housing Stock

The following chart shows houses categorized by age.

Figure III-26: Year Structures in Marion Were Built as of 2012	
	Estimate
Built 2010 or later	9
Built 2000 to 2009	204
Built 1990 to 1999	414
Built 1980 to 1989	244
Built 1970 to 1979	330
Built 1960 to 1969	322
Built 1950 to 1959	201
Built 1940 to 1949	183
Built 1939 or earlier	454
Total:	2,361
Source: US Census Bureau	

As the table shows, Marion has an older housing stock which nonetheless saw the most rapid growth in the 1990s. Almost half (49%) of units were built before 1970.

**Take-away /housing implications:** An aging housing stock can indicate units in need of updating, not in compliance with building and sanitary codes, or containing lead paint. The character of Marion's built environment is formed both by historic homes as well as the 51% of all units built after 1970.

The following table shows building permit activity in the past few years.

Figure III-27: Building Permit Activity in Marion 2010-2013				
	2010	2011	2012	2013
New Dwellings	3	2	5	5
Replace Dwelling	0	5	2	5
Additions	22	10	9	15
Alterations/Renovations	85	135	80	61
Stoves, chimneys, fireplaces	5	19	13	13
Garages or carports	7	7	10	10
Decks or porches	22	19	9	20
Sheds or workshops	8	3	3	0
Pools and Spas	8	2	4	5
Demolition	19	10	8	10
Foundation only	2	7	4	6
Renewals	2	2	0	0
Roofs or siding	70	78	57	49
Solar installations	0	0	9	7
Miscellaneous	0	0	13	92
Commercial-New Building	0	1	1	7
Commercial-Additions	1	0	0	0
Commercial-Alterations	11	12	6	0
Commercial-Demolition	1	2	2	2
<b>Total Building Permits</b>	<b>266</b>	<b>320</b>	<b>237</b>	<b>313</b>
Source: Marion Building Commissioner				

Building Permit data shows that there were a few new dwellings constructed each year for the past few years, and considerable renovation activity. Although Marion has an older housing stock, there has been building activity as owners have updated the aging housing stock and built additions to existing structures.

If this rate of 15 new dwellings in four years continues, the 2010-2019 decade will see a total of 37 new dwellings, which is considerably less than in previous decades.

**Take-away /housing implications:** While there has been building activity of various kinds in the past several years, very few net new housing units have been added.

## 7. Demographics by Housing Stock

Of the estimated 503 units owned and occupied by householders 65 and over, 70% were built before 1970. Among the estimated 108 senior rental households, about half lived in structures built before 1970.

**Take-away /housing implications:** Most householders 65 years and older live in structures built before 1970. This population, especially if they are on a fixed income, may be less able to deal with the increased maintenance demands of older houses, including potential lead contamination.

## 8. Build-out of Marion

Marion 2015, the Town's Ten-Year Plan prepared in 2006, estimated how many new units could eventually be built based on existing zoning. The following table shows the numbers of potential new buildings ("growth") by zoning district.

Figure III-28: Build-out Analysis from "Marion 2015"			
Table III-19: Build-Out Analysis, 2006			
Zoning District	Existing/2006	Final Build-Out	Growth
Residence A	247	363	116
Residence B	550	697	147
Residence C	928	1,307	379
Residence D	564	1,542	978
Residence E	26	34	8
General Business	94	275	181
Marine Business	32	88	56
Limited Business	58	114	56
Limited Industrial	15	237	222
Total	2,514	4,657	2,143
Source: Marion 2015; prepared by the Center for Urban Policy Analysis, University of Massachusetts Dartmouth, April 2006.			

The build-out study estimated that 2,143 residential, business, and industrial units could be added in Marion, with the majority residential. However, the Town preserved a large amount of land in recent years and Town Assessor's data from 2012 lists only 174 "developable" and 57 "potentially developable" vacant residential parcels. This is likely more accurate than the build-out study, where high numbers could also be due to the presence of lots which are large enough to subdivide but are not vacant. Since even some of the "developable" parcels, upon examination, do not fit zoning requirements to be buildable, there are likely few undeveloped lots in Marion with housing potential under current zoning.

## 9. Income and Housing Tenure

The following table compares the income distribution of homeowners and renters.

Figure III-29: Estimated Percentages of Household Income by Tenure in 2010			
	All occupied housing units	Owner-occupied housing units	Renter-occupied housing units
Less than \$5,000	1.8%	2.2%	0.0%
\$5,000 to \$9,999	0.6%	0.8%	0.0%
\$10,000 to \$14,999	1.4%	1.8%	0.0%
\$15,000 to \$19,999	3.5%	2.6%	7.4%
\$20,000 to \$24,999	5.2%	4.6%	7.9%
\$25,000 to \$34,999	2.2%	1.8%	4.1%
\$35,000 to \$49,999	6.2%	4.6%	13.2%
\$50,000 to \$74,999	14.5%	15.6%	9.4%
\$75,000 to \$99,999	13.0%	13.7%	9.7%
\$100,000 to \$149,999	29.6%	29.8%	28.8%
\$150,000 or more	22.0%	22.6%	19.4%
Occupied housing units	1,874	1,534	340
Median household income	101,006	102,500	95,625
Source: US Census Bureau			

There are significantly fewer renters (340 versus 1,534 households) in Marion than homeowners. The median income for renters was about half that of owners in 2000, while in 2010 the numbers were comparable. There are still owners with very limited incomes, approximately 12% earning less than \$25,000, who are most likely long-term owners on fixed incomes without mortgage payments. Some of these owners are likely to be hard-pressed to pay increasing housing costs related to taxes, insurance, and utilities. The percentage of renters earning \$50,000 or more has jumped dramatically from approximately 18% of all renters in 2000 to 67.3% of all renters in 2010.

The 2000-2010 increase in median household income for renters from roughly half to almost the same as that of owners suggests that either lower-income renters left or their incomes rose.

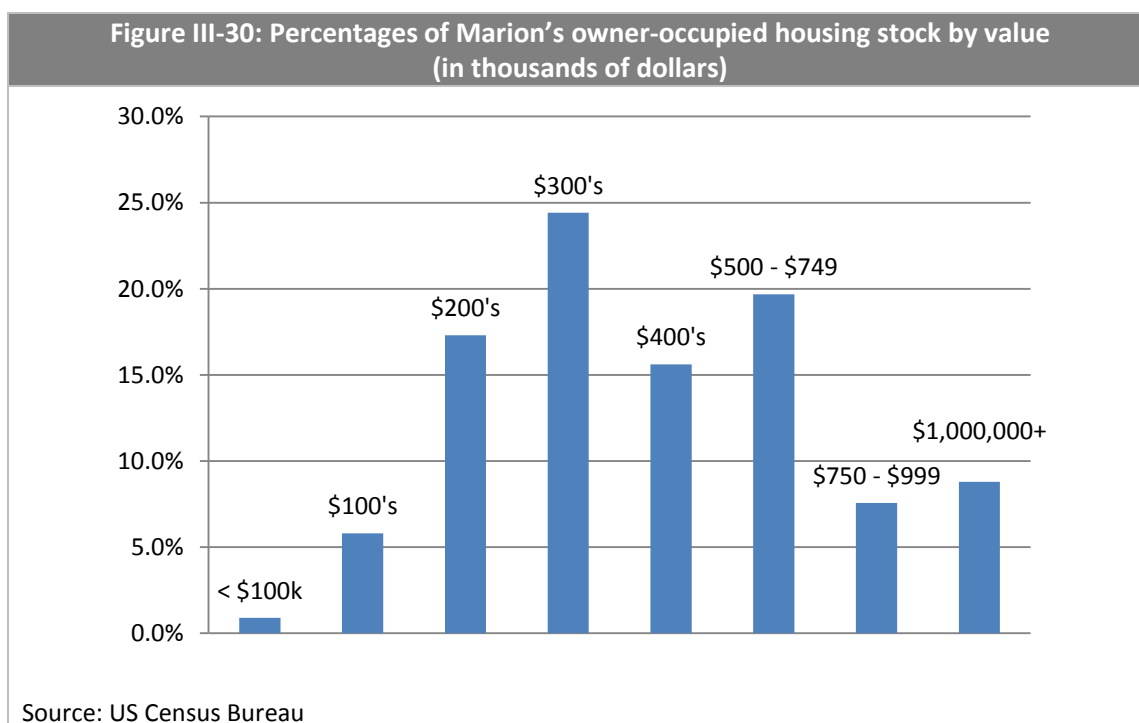
### SUMMARY OF HOUSING CHARACTERISTICS

- Declining housing growth
- Recent decrease in rental units and increase in seasonal or occasional units
- Decrease in persons per unit
- Single-family units predominate
- Most rentals in single-family homes
- Older housing stock

## D. Housing Market Conditions

### 1. Homeownership: Housing Values

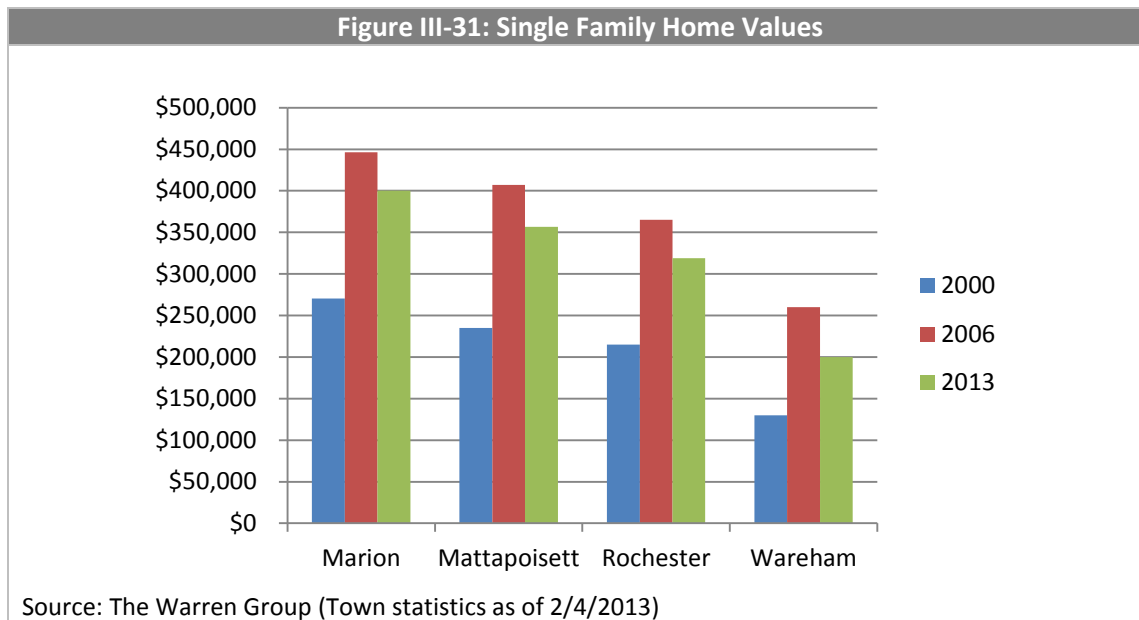
The 2012 American Community Survey provides sample data on housing values in Marion. The median value was \$410,600. The following chart shows proportions of the owner-occupied housing stock by value.



As the chart shows, the largest share of owner-occupied housing units were valued between \$300,000 and \$400,000. Almost 90% of owner-occupied units were valued at \$250,000 or higher.

Marion is reputed to have high home value assessments.

The following chart shows Marion's single family home values compared to its neighbors at three points in the last decade.



The chart shows that Marion has had the highest median values throughout these periods while Wareham's housing market has been in the lower range. All four geographies had a similar rise and fall of median values. Information from the Town Assessor on the assessed values of residential property in Marion is presented in the following table.

Assessed Value	Single family dwellings	Condominiums	Multi-unit dwellings
\$0-\$199,999	221		4
\$200,000-\$299,999	494		13
\$300,000-\$399,999	387	1	16
\$400,000-\$499,999	352	3	13
\$500,000-\$599,999	245	1	16
\$600,000-\$699,999	137		5
\$700,000-\$799,999	68		6
\$800,000-\$899,999	37		3
\$900,000-\$999,999	25		4
\$1,000,000-\$1,499,999	99		7
\$1,500,000-\$1,999,999	52		3
\$2 million and over	98		17
<b>Total</b>	<b>2215</b>	<b>5</b>	<b>107</b>
<b>Average Assessed Value</b>	<b>\$566,437</b>	<b>\$447,420</b>	<b>\$948,246</b>
<b>Median Assessed Value</b>	<b>\$401,200</b>	<b>\$445,000</b>	<b>\$551,800</b>

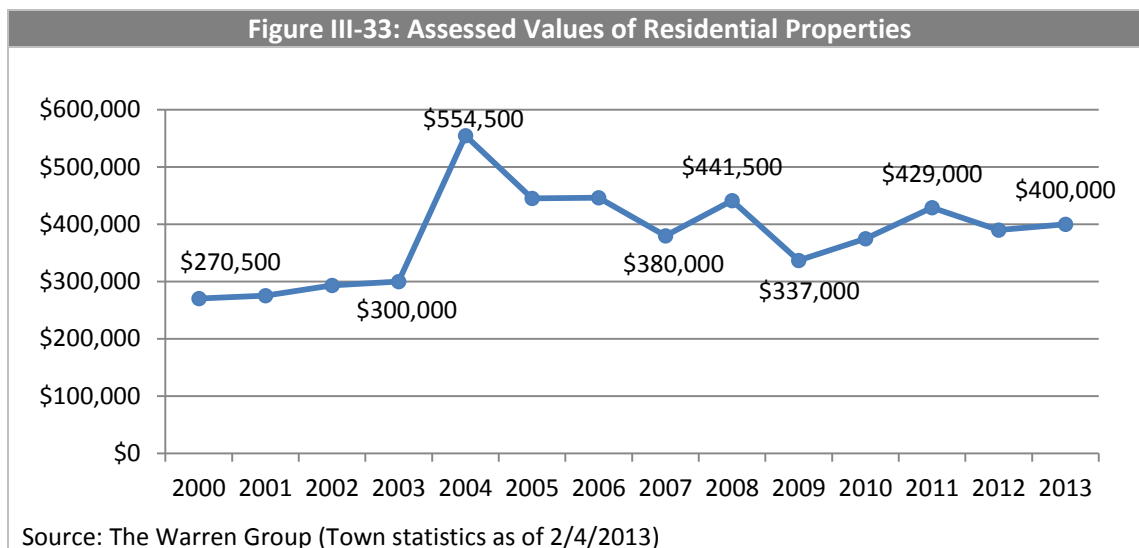
Source: MassGIS Level 3 parcel data

<sup>9</sup> Multi-family includes use code 109 (multiple houses on one parcel)

This data indicates that there is a concentration of home values in the \$200,000-\$599,000 range. The condominium market in Marion is very small. The MassGIS Level 3 parcel data shows only five condominium units (four at 25 Main) valued at \$307,000, \$492,500, \$445,000, \$427,700, and \$564,900. The last sale date for any of these was in 2006.

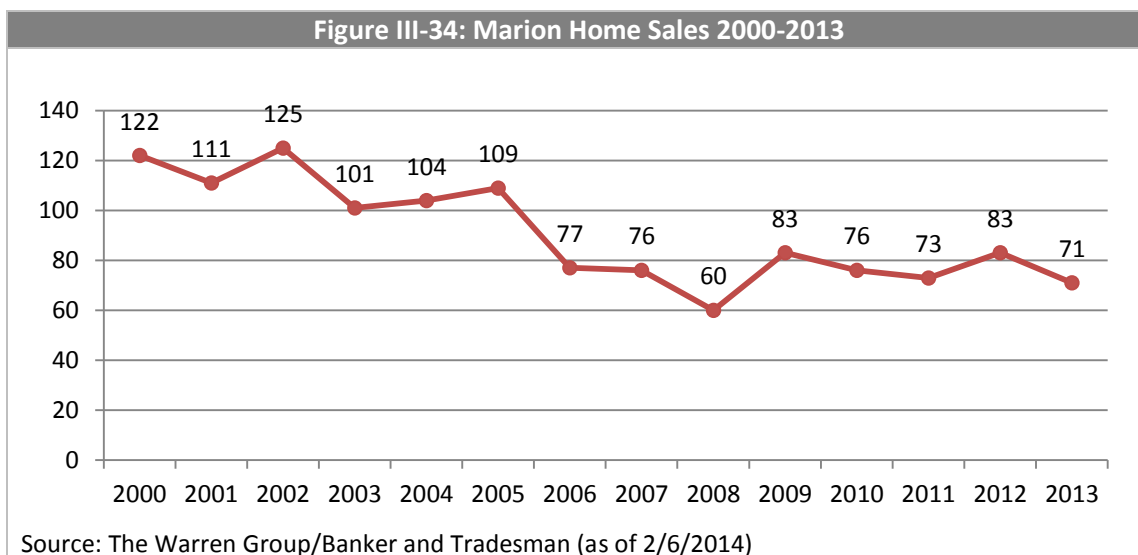
## 2. Homeownership: Housing Sales

More updated market data for all sales listed on the market is tracked by The Warren Group from Multiple Listing Service data based on actual sales. The following chart shows fluctuations in the median sales price of single family homes in the past decade. The median price is the midpoint of a range of values for a given time period with half of the homes selling above the median price and half below. This data includes all properties that are listed on the housing market including newly constructed units. While the data does not include private sales or renovation work, it does provide important insights into the dynamics of the housing market, including most sales transactions.



As the chart shows, the median sales price of a single-family home in Marion was \$400,000. This can be compared to the median of \$266,750 in the SRPEDD region and \$320,000 in the state of Massachusetts. According to the data, the median price spiked from \$300,000 to a peak of \$554,500 in 2004.

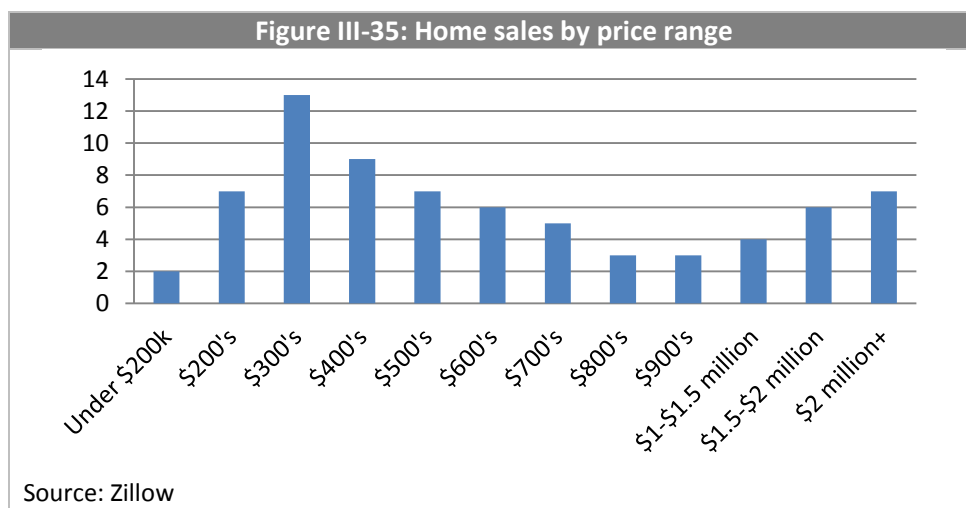
The following chart shows the volume of home sales each year since 2000.



The number of home sales in 2013 was 71, after a gradual decrease since 2000. The greatest number of such sales in any recent year was 2002 with 125 sales.<sup>10</sup>

According to local real estate and financing professionals, the market has stayed exactly the same from 2013 to 2014, but may be up next year based on pending sales. The Marion market does not draw big real estate investors like Cape Cod, nor does it benefit from a strong job market like the Boston metro area. Recent flood insurance issues have been impacting waterfront sales; most mortgage lenders require flood insurance according to revised FEMA maps, yet the insurance costs are out of proportion to benefits.

The following chart shows a June 2014 snapshot of numbers of homes for sale in each price range.



<sup>10</sup> The 2008-2012 American Community Survey estimated that 13 houses were on the market or sold in that time period and the asking price for each of the 13 units was between \$500,000 and \$749,999.



The largest share of homes for sale had asking prices in the \$300,000s. Only two were less than \$200,000.

The following table shows houses sold in the past year (2013) in each price band as well as overall measures.

<b>Figure III-36: Single Family Houses sold in Marion in 2013</b>	
<b>Price Range</b>	<b>Number sold</b>
\$0K - 99K	0
\$100K - \$199K	7
\$200K - \$299K	9
\$300K - \$399K	7
\$400K - \$499K	8
\$500K - \$599K	11
\$600K - \$699K	6
\$700K - \$799K	0
\$800K - \$899K	1
\$900K - \$999K	0
\$1M+	2
<b>TOTAL</b>	<b>51</b>
<b>Median Price</b>	<b>\$405,000</b>
<b>Sales Volume</b>	<b>\$25,055,449</b>
<b>HIGHEST SALE YTD</b>	<b>\$3,475,000</b>
<b>Ave. days on market</b>	<b>223</b>
Source: Ruth Olson, Robert Paul Properties	

Most houses were sold for between \$100,000 and \$700,000. The median sales price was \$405,000, and the average time on the market was 223 days.

A real estate professional noted that there is demand for more diverse housing options such as clustered houses; many homeowners are interested in leaving their big houses but have no other local options.

### 3. Rental Housing

Data on rental costs in 1990, 2000, and 2012 are shown in the following table.

Figure III-37: Percentages of housing units by gross monthly rent			
	1990	2000	2012
<b>Under \$200</b>	0.0%	6.9%	0.0%
<b>\$200-\$299</b>	2.3%	6.7%	21.1%
<b>\$300-\$499</b>	24.6%	1.4%	0.0%
<b>\$500-\$749</b>	22.0%	17.1%	0.0%
<b>\$750-\$999</b>	13.2%	17.6%	24.2%
<b>\$1,000-\$1,499</b>	19.4%	20.0%	9.5%
<b>\$1,500+</b>		1.4%	28.7%
<b>No cash rent</b>	18.4%	28.8%	16.4%
<b>Total</b>	386	420	421
Source: US Census Bureau			

The data show rising percentages of higher end housing units, with the exception of an increase in units with a gross monthly rent of \$200-299. The share of rental housing stock renting for \$1,500+ per month jumped from 1.4% in 2000 to 28.7% in 2012. The number of units in the \$1,000-\$1,499 range dropped by almost half in that time period. While the American Community Survey found no rental units available in the \$300-\$749 range, this is known to be inaccurate in Marion due to Little Neck Village affordable units.

Median rent was \$711 in 1990, \$804 in 2000, and \$962 in 2012.

In early June 2014, there were only two properties for rent in Marion listed online<sup>11</sup>— detached houses for \$1,100/month and \$2,500/month. A realtor confirmed that rental properties are available only “sporadically” in Marion. Most are small houses where rent asked is \$1,500 per month or less. She reported that monthly rent for a nice house could reach \$2,500, but there are few of these rental properties. Summer rentals demand about \$2,000 to \$2,200 per week with some large homes on the water renting for as high as \$5,000 per week. Some properties are rented using September-June leases.

### 4. Special Housing Types

Marconi Village and Little Neck Village contain 48 total rental units for low-income older adults. There is substantial demand for this type of housing. In 2010, Little Neck Village had 35 people on the wait list,

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<sup>11</sup> On Zillow, craigslist, and realtor.com

18 from Marion, and vacancies were rare (only about four in the previous three to four years). There was a four year waiting list for Marconi Village. Given the aging population, demand has likely increased. There are no assisted living options in Marion, the closest being in Fairhaven. Sippican Healthcare Center provides long-term nursing care.

**SUMMARY OF HOUSING MARKET DATA**

- High housing values in Marion relative to the state and county; somewhat higher than neighbors
- Housing sales prices have increased since 2000, notwithstanding a spike around 2004 and smaller ups and downs since then
- The volume of home sales has gradually decreased since 2000
- Most homes currently on the market are \$300,000 and above

## F. Affordability Analysis of Existing Market Conditions

### 1. Affording Homeownership

A housing affordability gap is defined as the difference between the cost of housing and the amount of a household's income that is reasonable to pay for housing, typically defined as 30% of gross household income per month.

To afford the median sales price of a single-family home in Marion of \$400,000<sup>12</sup>, a household would have to earn approximately \$87,360<sup>13</sup>. The most recent estimate of median household income is \$85,398<sup>14</sup>, so there is not a significant affordability gap in the median income range within Marion. There is a slightly larger gap of \$6,660 with respect to the HUD Fair Market Rent Area (Brockton HFMA) median income of \$80,700.

The borrowing power of the average Marion household, based on the MHI of \$85,398, provides for a home value of about \$415,000<sup>15</sup>. This figure also suggests little or no affordability gap within Marion. The estimate does, however, assume that the buyer has cash for a 20% down payment. This cash burden, particularly for first-time homebuyers without equity from a former purchase, can be considered as part of the affordability gap.

The affordability gap increases to \$138,283 if the analysis focuses on those households earning at or below 80% of area median income, or \$57,550 for a family of three, who are unable to afford a house costing more than about \$261,717. Subsidies would be required to provide homeownership opportunities for those with incomes at or below 80% of area median income, a requirement of housing affordability under Chapter 40B.

The following table shows maximum home prices estimated by a regional lender for households at each of HUD's income limits.

Figure III-38: Maximum home prices for HUD income limits		
	Maximum price	
	\$500 other monthly debt	No other debt
<b>Extremely Low Income (<math>\leq 30\%</math> of Median): <math>&lt; \\$26,300</math></b>	\$15,000	\$90,000
<b>Very Low Income (<math>\leq 50\%</math>) : <math>&lt; \\$43,800</math></b>	\$110,000	\$200,000
<b>Low Income (<math>\leq 80\%</math>): <math>&lt; \\$63,900</math></b>	\$225,000	\$320,000
Sources: Marion Assessor's data, HUD, Jennifer M. Watson		

<sup>12</sup> The Warren Group (Town statistics as of 2/4/2013)

<sup>13</sup> Using Zillow's mortgage calculator with default assumptions including 20% down payment and 5% interest rate

<sup>14</sup> 2012 ACS

<sup>15</sup> Using the Freddie Mac online calculator with 5.5% interest, 20% down payment, \$2,000 property tax, \$1,000 insurance, no other debt payments, and "conservative" estimate.

As there are only three units in Marion valued at under \$90,000 according to Assessor's data, the table shows that homeownership is not a real option in Marion for those in the Extremely Low Income range. A local real estate professional noted that a buyer would be considered very lucky to get something in the low \$200,000 price range in Marion, and that the house would likely not be in the best condition or location.

The following table shows HUD's estimate of how many units in Marion are affordable at the given income ranges.

Figure III-39: Number of Homeowner Units Affordable to Households at HUD income levels	
Households Earning	# Units
30% HAMFI	No Data
50% HAMFI	10
80% HAMFI	10
100% HAMFI	90
Source: CHAS data, 2007-2011	

The table shows relatively few houses affordable at the lower income ranges.

## 2. Rental Affordability

The gross median rent of \$962 (factoring utility costs<sup>16</sup>) would require an income of about \$43,000, well within HUD's \$57,550 income limit for three-person households earning at 80% of area median income. About 21% of Marion's households would have been unable to afford to rent at this level based on the standard of spending no more than 30% of one's income on housing costs.

The following table shows HUD's estimate of how many units in Marion are affordable at the given income ranges.

Figure III-40: Number of Rental Units Affordable to Households at HUD income levels	
Households Earning	Units
30% HAMFI	15
50% HAMFI	50
80% HAMFI	105
100% HAMFI	No data
Source: CHAS data, 2007-2011	

<sup>16</sup> Calculated using a 12% multiplier, i.e. rent x 1.12 = 30% of monthly income

### 3. Cost Burdens

It is also important to identify numbers of residents who are living beyond their means due to the extent of their housing costs. Households paying more than 30% of their incomes for housing are defined by HUD as being cost burdened. When paying more than 50% of their incomes, they are said to be severely cost burdened.

The following table shows housing cost burdens for renters and owners in 2000 and 2012. Hello

Figure III-41: Housing costs for renters and owners in Marion, 2000 and 2012				
	2000	2012 Estimate	Difference	% Change
Owner-Occupied Housing	1,446	1,479	+33	2%
Owned Housing with Mortgage	1,064	946	-118	-11%
Median Monthly Owner Costs	\$1,364	\$2,187	+823	60%
<b>Households with Owner Costs <math>\geq</math> 30% HH Income</b>	<b>346</b>	<b>409</b>	<b>+63</b>	<b>18%</b>
Renter-Occupied Housing	420	421	+1	0%
Rented Housing paying Rent	299	352	+53	18%
Renter Gross Monthly Rent (Median)	\$804	\$962	+158	20%
<b>Households with Gross Rent <math>\geq</math> 30% of HH Income</b>	<b>114</b>	<b>44</b>	<b>-70</b>	<b>-61%</b>
Source: US Census Bureau				

Costs associated with homeownership in Marion appear to be rising faster than those associated with renting. There were 409 owner-occupied households spending more than  $\geq$  30% of income on housing costs, which amounts to 28% of all owner households in the town. The number of owner households experiencing housing cost burdens rose 18% since 2000; this rise may be due to trends associated with the Great Recession such as increased costs from variable rate mortgages and decreased income from lost jobs. The total number of renter households who had cost burdens decreased greatly from 114 in 2000 to 44 in 2012, or 10% of all renter households.

Marion is perceived as having high public utility costs which continue to rise to comply with policy directives.

The U.S. Department of Housing and Urban Development (HUD) prepares the CHAS Data Report, which identifies cost burdens by household type and whether they are renters or owners. The following table indicates how many renter and owner households in each income range are experiencing cost burdens.

Figure III-42: Cost Burdens by Income Range						
	Owners		Renters		All households	
	#	% of Owners	#	% of Renters	#	%
Household Income ≤ 30% MFI	95	6%	0	0%	95	5%
Household Income >30% to ≤ 50% MFI	75	5%	15	4%	90	5%
Household Income >50% to ≤ 80% MFI	54	4%	25	7%	79	4%
Household Income >80% to ≤ 100% MFI	85	6%	0	0%	85	5%
Household Income >100% MFI	245	16%	0	0%	245	13%
<b>Total Cost Burdened Households</b>	<b>554</b>	<b>37%</b>	<b>40</b>	<b>11%</b>	<b>594</b>	<b>32%</b>
<b>Total Households</b>	<b>1505</b>		<b>370</b>		<b>1875</b>	
Source: HUD 2007-2011 data						

According to the latest CHAS data, a third of all households were experiencing housing cost burdens, defined as spending more than 30% of their income on housing. This proportion has increased from less than one quarter (23%) of all households in 2000. Furthermore, 275 households were *severely cost burdened*, spending more than half their income on housing. A significant number of cost-burdened households earned above the MFI. The vast majority of cost burdened households were owners rather than renters.

## 5. Housing + Transportation Affordability Index

The Center for Neighborhood Technology (CNT) in Chicago has created the Housing + Transportation Affordability Index based on the concept that a more complete standard of affordability is that combined housing and transportation costs take up no more than 45% of a household budget. Transportation is the second largest expense for families, but few households consider this cost when choosing where to live. Many households who chose affordable real estate in auto-dependent locations where daily trips require considerable driving are finding that their transportation costs more than cancel out any housing cost savings. They are also more susceptible to gas price fluctuations. Location efficient neighborhoods – compact with walkable streets, access to transit, and a variety of amenities – have lower transportation costs than inefficient ones.<sup>17</sup>

The following graphics show the CNT's calculation of housing affordability (30% of income) followed by housing + transportation affordability (45% of income). While all of Marion is classified as "unaffordable" by both measures, the town can consider easing transportation cost burdens through development choices.

<sup>17</sup> Center for Neighborhood Technology, [htaindex.cnt.org](http://htaindex.cnt.org)

Figure III-43: Housing Affordability Map

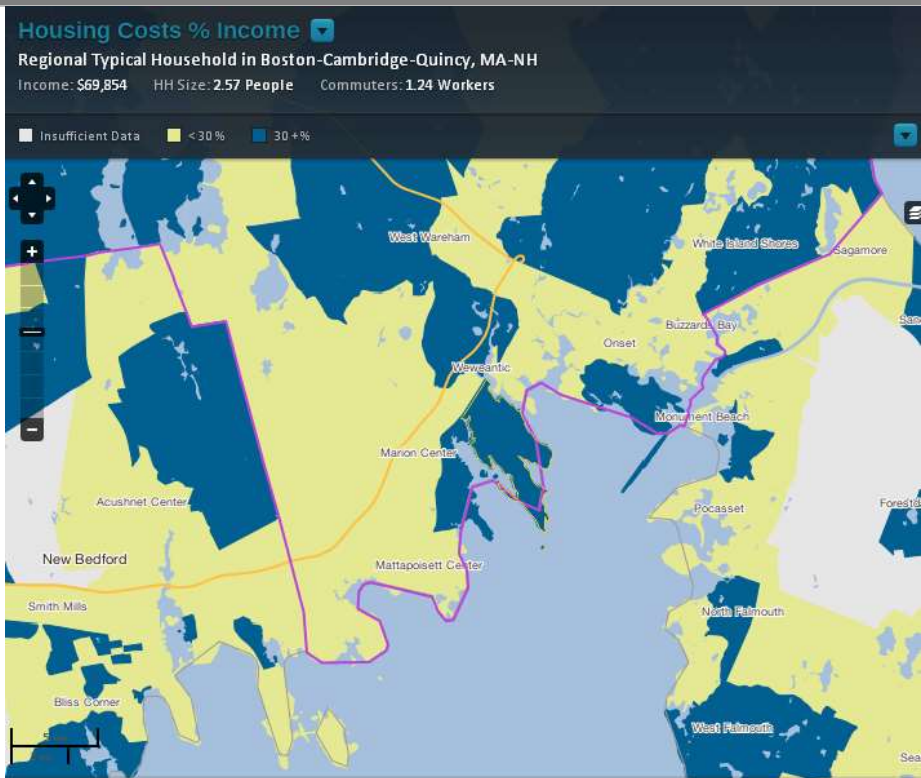
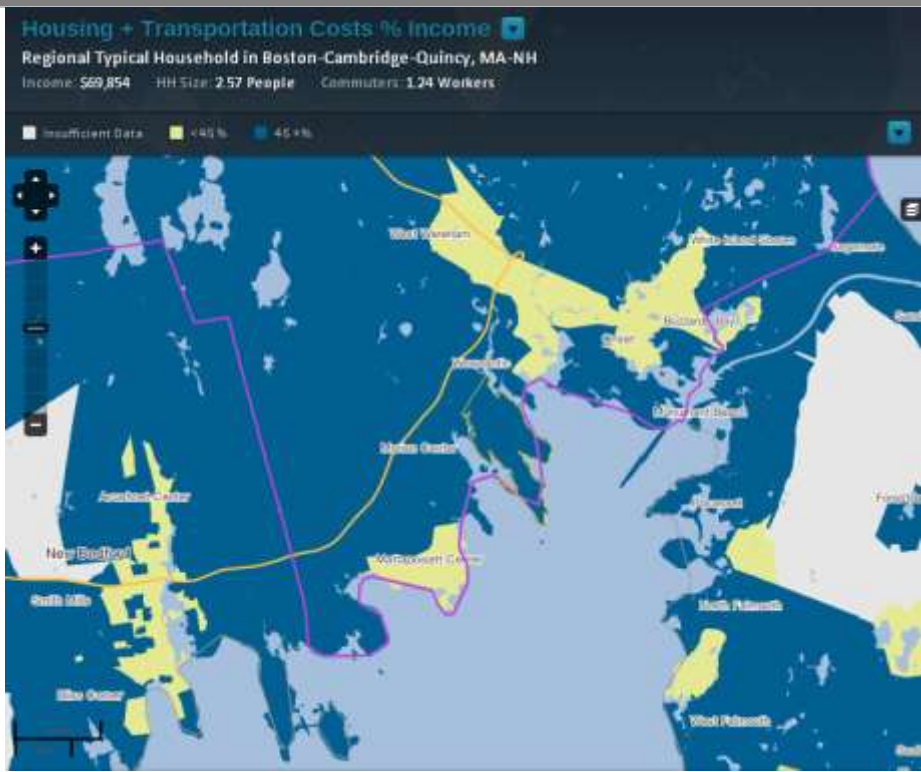


Figure III-44: Housing + Transportation Affordability Map

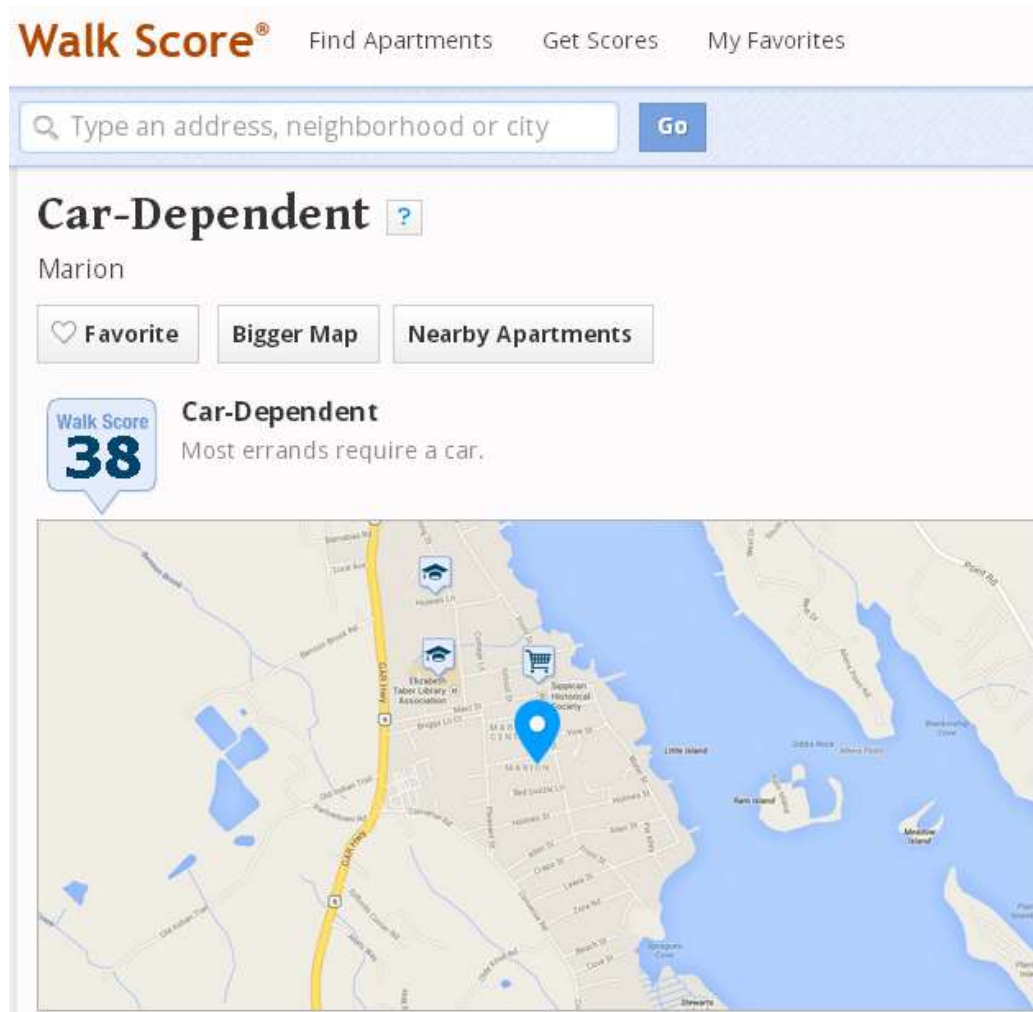


Source:htaindex.cnt.org



Another indicator of housing plus transportation affordability is WalkScore, which classifies Marion Center as “Car-Dependent.” (See graphic.) The site can be used to analyze other areas of Marion, although it should be noted that only proximity of amenities is taken into account and the design of a safe and comfortable walking environment is also essential for walkability.

Figure III-45: WalkScore



Source: walkscore.com

## G. Subsidized Housing Inventory

The Department of Housing and Community Development counts 155 units in Marion that meet affordability requirements under Chapter 40B and are eligible for inclusion in the Subsidized Housing Inventory (SHI) as of June 2014. This amounts to 7.7% of the 2,014 total year round units according to the 2010 Census. Since this figure does not meet the 10% threshold (201 affordable units), the town can meet its annual production goals by creating new SHI-eligible units amounting to 0.5% over one year or 1.0% over two years of its year round housing stock. For Marion, this means ten units per year or twenty units per two years.

Marion has added 65 affordable units since the 2010 Housing Production Plan was written.

If Marion's population increases to 5,502 as projections (but not trends) predict and average household size remains at 2.45, there will be 2,246 households in 2020. If development follows this increase and vacancy rates remain as they were in 2010,<sup>18</sup> the year-round housing stock will increase to 2,392 and Marion's 10% threshold will increase to 239.

Marion's progress at 7.7% affordability is good compared to its neighbors; Rochester is at 0.4%, Mattapoisett is at 2.6%, and Wareham is at 7.7%.

Figure III-46: DHCD Subsidized Housing Inventory for Marion, June 2014

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY								
Marion								
DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency	
1823	Corp. Indept Lvg	366 Delano Road	Rental	4	2025	No	MasaHousing	
							EOHHS	
1824	Marconi Village/Marion Elderly Apts	Mill Street	Rental	27	03/01/2044	No	RHS	
							DHCD	
4178	Littleneck Village	330 Wareham Road	Rental	48	Perp	YES	DHCD	
4354	DOS Group Homes	Confidential	Rental	4	N/A	No	DOS	
7491	Rezendes Terr.	Rezendes Terr.	Ownership	1	2020	No	DHCD	
7493	Mill Street	Mill Street	Ownership	1	2020	No	DHCD	
7494	Wareham Rd	Wareham Rd	Ownership	1	2020	No	DHCD	
9208	River View Landing	River Road	Ownership	0	Perp	YES	MasaHousing	
9412	Marion Marketplace	119 Wareham St	Rental	6	Perp	YES	DHCD	
9537	Bay Watch Realty/Front Street	294 Front Street	Mix	62	Perp	YES	MasaHousing	
9643	Buzzards Bay Habitat for Humanity	Wareham St	Ownership	1	Perp	YES	DHCD	
Marion Totals				155	Census 2010 Year Round Housing Units			2,014
					Percent Subsidized			7.70%

<sup>18</sup> 82% year-round housing, 5% non-seasonal vacancy rate

In total, the Marion Subsidized Housing Inventory charts 149 rental units and six ownership units. There are 79 units geared toward seniors and four for disabled inhabitants, all of which are rentals. Three of the current SHI ownership units expire in 2020. There are currently no ongoing affordable housing development projects not included by this inventory (Bay Watch Realty/ Marion Village Estates units are nearing completion as of September 2014), although one feasibility study has been completed by a private developer.

### **Selected Project Descriptions**

#### *Marion Marketplace*

The Marion Zoning Board of Appeals approved a comprehensive permit in March 2009 to allow J & W Realty Trust to build six rental units above an existing commercial building. Two of these units were required to be affordable, but because this is a 40B rental project, all six units count as part of the SHI.

#### *Little Neck Village, 330 Wareham Road*

Through a Request for Proposals, the Marion Affordable Housing Trust selected the EAFish Group as the developer to quadruple the size of the small senior citizen development at Little Neck Village, which was owned and managed by the town at the time. The \$7.5 million development added 36 one-bedroom apartments through three single-story buildings, a shared community building, and a two-story building for a total of 46 one-bedroom units and two two-bedroom units for older adults. The expansion required the purchase of land adjacent to the existing Little Neck Village development, drawing on \$400,000 in CPA funds provided through the Marion Affordable Housing Trust. This project allowed Marion to be Certified through most of 2010.

#### *Bay Watch Realty /Marion Village Estates / Sippican Woods, Front Street*

The Marion Village Estates / Sippican Woods project is a 40B comprehensive permit project with 60 one- and two-bedroom rental units and 36 ownership units on about 34 acres of property north of the Wave Restaurant and west of Front Street. The developer, Well-Built Homes, had originally proposed 192 units; the project was the subject of suits by abutters and an appeal to the state's Housing Appeals Committee (HAC). Two homes are affordable and the Town has right of first refusal on two lots.

#### *Buzzards Bay Habitat for Humanity, 185 Wareham St.*

The Town's Housing Trust and Open Space Committee acquired a three-acre property that includes an existing house and considerable wetlands. The Housing Trust received \$40,000 in CPA funds to help subsidize one affordable unit. The Town has also secured a private \$10,000 donation. The majority of the property is preserved as open space.

## **IV. Challenges and Opportunities in Developing Affordable Housing in Marion**

Marion has a unique set of challenges and existing resources for creating more affordable housing.

### **A. Organizational Capacity and Funding**

The Marion Affordable Housing Trust is the principal body leading the creation and preservation of affordable housing in Marion for the benefit of low and moderate income households. It is a volunteer body with nine hours per week of professional support from the Housing Assistant. Marion has not participated in regional collaborations. Marion passed the Community Preservation Act, a source of funding that can be used for affordable housing development, and the Trust has a small amount of capital as of 2014.

### **B. Capacity of Infrastructure and Town Facilities**

As of 2009, almost all properties in Marion (98%) had public water supply connections, and 75% had public sewer connections. The wastewater treatment facility was upgraded in 2005 and service was expanded to the Dexter Beach, Berry Road, and South Converse Road areas according to town plans. A 2008 engineering study determined that the facility had a capacity of 1,986 typical residential service connections. At the time of the study, there were 1,593 connections being served, 121 “grandfathered” connections that the Town will be obligated to connect in the future, and capacity to connect an additional 272 typical residential service connections. The Marion Village Estates 40B project will produce the most significant major increase in loading to the treatment plant. While the plant is now capable of handling additional loading, availability of capacity depends on reducing flow, particularly from broken pipes and improper drain connections. Ongoing efforts are producing improvements. The Department of Public Works reports that in general there is “some” additional capacity at present and that connecting to the existing system represents the least costly option.

Marion community planning documents state a clear preference for new development to utilize municipal water and sewer connections. Marion should aim to locate future housing units in locations suitable for connecting to the public sewer system [see **VII. Maps**]. Limiting new septic systems will also protect water quality in the Town by limiting nitrogen loading to groundwater and surface water receiving bodies such as Buzzards Bay.

Since the number of school-aged children Marion is declining, local school capacity does not appear to constrain housing development.

### **C. Environmental Development Constraints**

Marion has very little open land available for new housing development. Most land is either already developed or constrained by wetlands and other protected environmental areas. The large area of land that is potentially subject to flooding according to current FEMA maps poses a constraint to homeownership as well as development, since many mortgages require costly flood insurance. Mapping the locations of these environmental features yields a better understanding of potentially developable land [see **VII. Maps**].

### **D. Transportation and Access**

Marion is well served by major and minor highways, but it lacks public transit and is generally not walkable (the design of a few streets in the Village does encourage strolling). To mitigate this, the Town should revisit options for mixed-use zoning and development that allows less dependence on cars, and should explore walking and biking infrastructure improvements. Although most regional employment locations will likely remain accessible only by car, it may be feasible to create more walking and bicycling access to other daily needs such as schools and shopping.

### **E. Community Perceptions**

Community perceptions of affordable and/or dense housing as undesirable continue to limit implementation of progressive housing measures, most notably the Neighborhood Overlay Zoning District which was twice rejected at Town Meeting. While rental units may be much more needed in the town than ownership units, rental housing is perceived as having a less maintained appearance. Both rental housing and subsidized units are often perceived as diminishing adjacent property values. Public opinion often fears “denser” development even though current zoning dictates site dimensions that are much more sprawling than the traditional patterns in the town (detailed in the next section).

The Affordable Housing Trust produced a brochure to address some of these perceptions and educate citizens on Marion’s housing needs. Continued community outreach efforts will be necessary to better engage the public on this issue.

### **F. Zoning**

The majority of Marion’s land area is zoned for low density residential (Residence C and D districts, with a two acre minimum lot size). All of the residential districts except Residence E allow single family homes by right and conversion to duplex by Special Permit; multi-family development is not allowed. The minimum lot size ranges from a half acre to two acres and minimum frontages range from 125’ to 250’. In contrast, typical existing lot sizes and frontages in the Town’s historic core are frequently as low as a fifth of an acre and 50’ respectively. The Residence E district allows for multiple dwelling units per lot, but only the three-acre Marconi Lane site is zoned Residence E. In the major business districts, one

dwelling unit is allowed in the same building as a principal nonresidential use, which supports mixed-use smart growth principles.

The low-density, single-family focus of the Town's zoning provisions greatly limits the variety of housing options and the potential for new housing units in the Town. These constraints can be mitigated by amending zoning regulations to make them friendlier to the production of affordable housing and smart growth development, as elaborated in the Strategies section.

Other major provisions of the zoning bylaw that relate to housing are summarized below. Many of them provide opportunities for Marion to produce Local Action Units (LAU<sup>19</sup>) eligible for the SHI. Some provisions below were chosen to modify as Strategies to better enable production of affordable units.

- **Local Action Units on Nonconforming Lots**

Marion allows the development of an affordable single family dwelling on a nonconforming lot with a special permit through the Board of Selectmen. The existing lot must contain at least 5,000 square feet of area and 50 feet of street frontage in a zoning district that allows residences. The new unit must meet state requirements under the Local Initiative Program (LIP) including deed restrictions limiting sale or rental to qualified individuals. The bylaw has been used only once to create an affordable Habitat for Humanity unit; landowners are reluctant to agree to the deed restriction. An opportunity for making this provision more appealing to property owners could be revising it so that parcels of sufficient size (e.g. 10,000 square feet) may be used to create one affordable unit under LIP restrictions and one market rate unit.

- **Multiple Unit Rental Housing**

The Planning Board may issue a special permit to allow rental units on the second or third floor of an existing structure based on a number of conditions including that the property is located in a business or industrial district, the first floor is used for commercial purposes, the structure was built prior to 1931 or can demonstrate historical significance, has a pre-existing second and/or third floor, the units created remain as rentals, etc. More than two rental units may be approved if at least 25% are SHI-eligible. There are such older units that have been grandfathered in the Village, primarily on Route 6 between Spring and Front Streets and on Main Street. These conditions are extremely strict; revising them to conditions which directly impact quality of life is an opportunity to create a more effective provision.

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<sup>19</sup> "Local Action Units (LAU) reflect a program component that gives communities the opportunity to include housing units on the state's Subsidized Housing Inventory (SHI) that are being built without a Comprehensive Permit but that meet LIP criteria and are suitable for inclusion in LIP. Such units must be built pursuant to a local action such as a zoning provision, a condition of a variance or special permit issued by the planning board or zoning board of appeals, an agreement between the town and a Developer to convert and rehabilitate municipal buildings into housing, the donation of municipally-owned land, or the use of local funds to develop or write down housing units." – Comprehensive Permit Guidelines

- **Inclusionary Housing**

The bylaw requires that new subdivisions or multi-family developments of six units or more contain 10% of units affordable for homeownership, whether built on-site or off-site, or that a fee in-lieu be provided of \$200,000 per required affordable unit, or some combination of the these options. A special permit is required through the Planning Board. The absence of relatively large tracts of land in Marion is the primary claim for the lack of activity to date with respect to this bylaw. However, it may be that development under this bylaw is uneconomic for developers. The bylaw could be revised to include an affordability incentive rather than requirement. In this case, including a percentage of affordable units would confer a density bonus, as in other “incentive” bylaws used around the region.

- **Conservation Subdivision**

Conservation subdivisions allow clustering of homes on smaller lots while preserving open space. This bylaw was used for a subdivision on JoAnne Drive, but it has not been used since then, primarily due to the relative lack of large tracts of land on which to develop. This bylaw could also be amended to include incentives, e.g. one or two additional market rate units for including one affordable unit. It could also be amended to allow use of noncontiguous parcels so that rural parcels are conserved while in-town parcels are developed, as described in the Massachusetts Smart Growth/Smart Energy Toolkit Open Space Design Model Bylaw.

- **Open Space Development District**

This bylaw applies to parcels of 50 acres or more in the Residence C District, intended to offer options to property owners to develop the property under standards which are unique to the site and not limited to those that generally apply to the zoning district. The Open Space Development District allows the construction of all residential types, although the total number of units should not exceed that which would normally be allowed in the Residence C District and at least 40% of the tract must be preserved as open space. Density bonuses are offered, however, of up to 15% if between 15% and 30% of the units are affordable “independence” housing (small floor area 55+ units) or “starter” housing (owner-occupied units available to first-time homebuyers earning between 80% and 110% of Area Median Income). This bylaw has also not been used to date. Reducing the 50 acre minimum would likely make this provision more usable.

- **Flexible Development**

Under this bylaw, the Planning Board may waive certain zoning requirements for developments that create five or more residential parcels if the design preserves the scenic character of the area and provides a 200’ buffer between the development and any public way. This bylaw has also not been used to date. The 200’ buffer likely creates a major obstacle to use of this provision.

- **Accessory Apartments**

The bylaw allows new accessory apartments in single-family homes by special permit “to provide additional dwelling units to rent without adding to the number of buildings in town or substantially altering the appearance of the town.” The unit must either be occupied by an immediate family member of the owner or comply with state LIP requirements for Local Action Units. The property must have been in existence before the date the bylaw was adopted, meet Title V requirements, and not be significantly altered in appearance from the existing single-family structure. The bylaw also requires that the property owner reside in the principal or accessory unit and provide an affidavit affirming this circumstance. One additional off-street parking space is also required.

All of the new accessory apartments that have been created since the bylaw was adopted were for family members. These units provide a housing type that addresses local identified needs, although they are not eligible for the SHI. There are many accessory units in town that do not have the required permits but are generally assumed to house those who have lower incomes. No accessory units have been added that meet LIP affordability requirements, likely due in large part to the requirement that owners select tenants from a Ready Renters List. While removing the restriction to immediate family members (and keeping the requirement for the property owner to reside on one unit or the other, to maintain the character of the property) would likely bring many existing units into compliance and enable more affordable units, this change is seen as politically unappealing.



## **V. Housing Production Goals**

The following major goals are set forth to create a mix of types of housing sufficient to meet projected demands and preferences in Marion in the years ahead. They are based on the needs identified in the Housing Needs Assessment. Each strategy discussed in the next section will aim to implement one or more of these goals.

### **Goal 1: HOUSING TYPES**

**Increase the proportion of housing types suited to the major emerging demographics of smaller households and elderly households. These housing types may include smaller units, more handicapped accessibility, housing with supportive services, units without substantial maintenance requirements, and year-round rental options.**

Marion has a quickly rising population of older adults. In 2010, 36% of all households contained an individual 65 years or over. Household size is also steadily decreasing. These two trends often overlap, for example in the case of “empty nesters.” Marion’s primary housing type is large lot single family homes, and there is an insufficient supply of smaller units. Suitable new unit types may include accessory units where smaller households (empty nesters, single adult children) live in a smaller unit on the same property as other family members, or apartments or condominiums with lower maintenance demands than large single family homes.

The rising demand for smaller units is associated with a higher demand for rental housing. There is a shortage of year-round rental options in Marion and rising demand for them according to local real estate professionals. The Town should consider more rental options for households in all income ranges under 120% of HUD-defined Area Median Income (AMI).

### **Goal 2: WORKFORCE HOUSING**

**Create more “workforce” housing options for underrepresented demographics in Marion such as young families and similar household types including first-time homebuyers.**

Population data shows that young families are missing from Marion relative to other demographic groups; availability of suitable housing is likely a major factor. A local real estate professional confirms that there are not enough “starter homes” for those forming new households, nor is there adequate workforce housing.

The target income range for “workforce” housing is within 80%-120% of AMI. While households in this income range are ineligible for subsidized units that would count on Marion’s SHI, they are still shut out of the private housing market. HUD estimated that only 90 units in Marion are available to households earning the median income, in the middle of this range.

### **Goal 3: EASE COST BURDENS**

**Ease cost burdens for existing homeowners, including performing necessary home improvements to Marion housing stock.**

The housing needs assessment shows a large proportion of *severely cost burdened* homeowners in Marion spending at least 50% of their income on housing, and even more *moderately cost burdened* homeowners. Most of Marion's housing locations are also completely car dependent, adding higher transportation costs to household cost burdens.

Necessary home improvements may include deleading, handicapped accessibility, and septic repairs for units occupied by low- and moderate-income households, particularly older residents living on fixed incomes. About half of Marion's housing stock was built prior to 1970 and is likely to have traces of lead-based paint, posing safety hazards to children. Some of these units are also likely to have deferred maintenance needs. Because parts of Marion still lack sewer services, it is also likely that there are septic systems in town that require repairs to avoid water quality and other environmental problems. Because of an increasing population of older adults, retrofitting more units with handicapped accessibility may also be required.

### **Goal 4: MUNICIPAL EMPLOYEE HOUSING**

**Increase housing options for municipal employees.**

According to the Town Administrator's office, Marion Town employees live increasingly far away and outside Marion due to housing costs, which poses a particular problem for first responders. Town employee housing was identified as a major housing need at the September 2014 Master Plan public workshop. A decade earlier, the "Marion 2015" public input process found that 80% of the DPW staff who lived in town worked two or more jobs in order to pay for their housing.

The Affordable Housing Trust reports that many municipal employees fall into the 60%-80% AMI income range and as such are eligible for subsidized housing, but are excluded from subsidized Marion Village Estates units which serve households earning no more than 60% AMI.

Municipal employees, when they meet project eligibility requirements, are among the categories of those who can receive preference for new affordable units, and can be notified of all affordable housing opportunities as they arise.

### **Goal 5: VILLAGE NODE DEVELOPMENT**

**Promote affordable housing in mixed-use village style nodes in accordance with the overall Town vision for future development patterns.**

Past and current master plan public input processes have yielded a Town vision of future development in compact village-type nodes surrounded by open, more rural land. This "smart growth" pattern means

more traditional town character, lower municipal infrastructure costs, preservation of undeveloped land, and greater opportunity for transit, walking, and biking.

#### **Goal 6: SUBSIDIZED UNITS**

**Increase the number of subsidized affordable housing units eligible for inclusion on the Subsidized Housing Inventory to provide more housing options for households with limited incomes and make progress towards the 10% affordability goal.**

According to 2006-2010 CHAS data, an estimated 385 households in Marion had incomes at or below 80% of the HUD-defined Area Median Income (AMI). More subsidized housing is needed to meet the housing needs of the Town's lowest income residents as well as households in those income ranges who work in the Town.

These affordable units will meet SHI eligibility requirements: they must be subsidized by state or federal programs that support households earning at or below 80% of area median income; they must be subject to long-term deed restrictions that limit occupancy to income-eligible households for a specified period of time (at least 30 years or longer for newly created affordable units and at least 15 years for rehabilitated units); they must result from municipal action or approval; and they must be marketed through the implementation of a state-approved Affirmative Fair Housing Marketing Plan.

In accordance with the January 2014 Interagency Agreement Regarding Housing Opportunities for Families with Children, at least 10% of subsidized units in each development will have three or more bedrooms, with certain exceptions (assisted living, single room occupancy, lack of demand, and others).

A larger proportion of subsidized units should be rental housing to better serve Marion's needs. A number of units should be geared to households earning less than 30% of AMI, and some should also be targeted to Marion's growing elderly population. Some new subsidized units should serve the disabled, who comprised 11.2% of the Town population in 2010. The state Department of Mental Health and Department of Developmental Services currently sponsor four places in group homes in Marion; each bedroom is eligible as a unit in the Subsidized Housing Inventory.

Since Marion Village Estates, the largest current subsidized housing development, provides affordable units only for households under the 30% and 60% AMI income thresholds, a significant portion of new subsidized units should be geared toward households earning between 60% and 80% of AMI.

## VI. Housing Production Strategies

The Town of Marion will undertake the following strategies to fulfill its goals for housing production. The strategies fall under the categories of coordinated land use planning, zoning changes, development projects and partnerships, capacity building and regional collaborations, and direct assistance. Most new affordable units in the next five years will result from zoning changes and some from development partnerships between the Town and other partners. Projections assume that most new subsidized units will be offset by market rate units at a 1:3 ratio (25% affordable).

### A. Coordinated Land Use Planning

The Marion Affordable Housing Trust (Trust) has a timely opportunity to work with the current Town-wide process of producing an updated Master Plan. This process also builds on previous town land use planning efforts.

As of autumn 2014, the Planning Board's contract with the Southeastern Regional Planning and Development District (SRPEDD) had resulted in new online maps made available to the Town as well as the Marion Master Plan Discovery Workshop where the community formulated its vision for future development. These can support housing production efforts by determining suitable locations and building types. Interactive maps, reference maps, and planning reports are available on the Marion Master Plan website (<http://www.srpedd.org/marion-master-plan>).

The highest ranked overall priorities at the fall 2014 workshop were making Route 6 more pedestrian-friendly (mixed use development) and encouraging smart zoning. The community also confirmed their overall development vision of village nodes surrounded by more rural land. A village-style mixing of uses where at least a few destinations are within walking distance promotes health, decreases transportation cost burdens, and maintains Town character.

Four locations for village-style development were identified in the 1996 Land Use Plan: the existing village center as well as the intersections of Route 6 with Route 105, Converse Rd., and Point Rd. The South Coast Rail Community Priority Area updates last year also mapped Route 6 / Route 105 and Route 6 / Point Road intersections as Priority Development Areas. These areas may be suitable for Neighborhood Overlay or Multifamily zoning (see proposed zoning changes below.)

- Strategy 1: Identifying Potential Sites Use digital mapping and refer to past and present land use plans to identify potential sites for affordable housing development. Section **VII. Maps** shows areas and parcels with sewer service, municipal ownership, fewer environmental constraints, and other relevant housing development factors. The Trust and Planning Board will use this as a starting point to investigate specific sites in more depth and to inform discussion with

developers and other potential partners as described in Strategy 8. The Trust may wish to use existing funding to conduct development feasibility analysis of potential locations.

- Strategy 2: Master Plan Coordination and Communication The Master Plan process includes a series of meetings with Town boards and committees who will discuss how to achieve the Town's development goals. The Trust can take advantage of this activity to participate and make sure housing goals are part of the conversation. Affordable housing advocates should take part in discussions on the wide variety of issues related to housing, for example transportation improvements that would reduce car dependence in certain locations. Citizen input has given Route 6 particular priority for becoming friendlier to people walking and biking; the Trust and Planning Board will explore corridor retrofit options including road redesign which in turn would support new housing and mixed use.

Public input highlighted the importance of zoning changes in implementing the Town's vision; housing advocates will seek to define a more specific vision of desired housing development characteristics in developing the new zoning provisions described below. Additional Town-wide communication venues created for the Master Plan process include a website with an online discussion forum (<http://www.srpedd.org/marion-master-plan>) and a project Facebook page ([www.facebook.com/marionplan](http://www.facebook.com/marionplan)) which can be used for sharing ideas and collecting opinions.

## **B. Zoning Changes**

- Strategy 3: Neighborhood Overlay District Zoning Revisit the Neighborhood Overlay District (NOD) in order to promote affordable housing in mixed-use village style nodes. The makeup of Town boards involved in previous rejections of the district has changed. Educational efforts should precede any Town decision making. The Affordable Housing Trust should advocate for the bylaw, as it did not previously. The Trust and Planning Board will also look into applying NOD zoning to the other nodes identified in land use planning.

It may be advisable to review the zoning provisions to align them with Town goals for village type development as well as with affordability goals, for example a 25% affordability requirement. The previously proposed language would allow, but not specifically provide for, village type design at eight units per acre or less. In the absence of design standards, urban design area master plans, or mandatory village zoning, it would be up to landowners/developers to choose to create village form or not. The Town's high parking requirements and the current road layout of Route 6 would also compromise potential village character. More specific provisions or guidelines for desired development would provide clarity to boards, residents, and developers.

At eight units per acre, successful implementation of the Neighborhood Overlay District on target sites in the Route 6 nodes (visibly underutilized parcels at Point Road and Converse Road

as well as “recommended focus parcels” from the Neighborhood Overlay District Study) could create 92 new housing units on 11.5 acres, including 23 subsidized affordable units at 25%.

- Strategy 4: Multifamily Zoning Map additional Residence E district area to allow multifamily development served by municipal water and sewer. Multifamily zoning will help produce the housing types called for in Goal 1 of this plan: smaller units, rental units, and units without substantial owner maintenance needs. At present, only the three-acre Marconi Lane site is zoned Residence E. Under inclusionary zoning provisions, developments with at least six units must include 10% subsidized affordable units. Residence E rezoning should target areas where projects of at least six units are feasible.
- Strategy 5: Incentive Senior Development Pursue adoption of a new zoning provision modeled on the Town of Sudbury’s Incentive Senior Development, adopted in 1998 to provide discounted housing development opportunities for seniors. It allows for up to four dwelling units per buildable lot in exchange for dedicated open space, occupancy requirements (age 55+), and unit resale and price restrictions. Projects must not alter the character of the zoning district. Since its inception, 96 units have been approved. If modeled closely on Sudbury, this could produce a significant number of discounted, smaller senior units but they would not qualify for the SHI.

The Marion Zoning Bylaw has several existing provisions intended to encourage the creation of affordable housing. As discussed in Section IV.F., many of these provisions go unused

- Strategy 6: Modify Multiple Unit Rental Housing provisions. Remove strict requirements for historic significance or a pre-1931 building date and for a pre-existing upper story to increase the likelihood of producing rental units.
- Strategy 7: Modify Open Space Development District: Reduce the 50 acre minimum to encourage use of Open Space Development District zoning, which has provisions incentivizing “starter” homes and 55+ housing, both major goals of this plan.

### **C. Development Projects and Partnerships**

Development projects resulting in affordable housing typically involve multiple actors and financing sources, including both public and private loans and grants. (Also see Section D., Capacity Building and Regional Collaborations.)

- Strategy 8: Pursue Partnerships Leading to Housing Development Marion will pursue partnerships with relevant parties including developers, nonprofit organizations, lenders, and public agencies to work towards creating affordable units. The Trust and Planning Board can bring Town needs and preferences to the attention of developers. For example, denser development and infill should target the three potential mixed use nodes along Route 6 identified by the Town (discussed in Section A). The Town encourages “friendly 40B” development that furthers walkable, human scale village design in these nodes. The Town is also

open to smaller-scale “friendly 40B” development in sewered areas that closely matches traditional housing types when seen from the street. Examples include two projects in Bridgewater where historic homes were converted to condominiums or rental units (see images).



*40B conversions in Bridgewater: Left, three units in an older home and carriage house; right, eleven units including smaller new buildings in back*

The Town will also explore partnerships leading to creation of an assisted living facility, which Marion lacks. As with other rental developments, if at least 25% of units are affordable to eligible households, all units may be eligible to count on the SHI.

- Strategy 9: Town Owned and Donated Land Explore potential affordable housing reuse opportunities for municipally owned land [see **Section VII. Maps**]. In addition, look into creating a program to enable private sector land donations for the purpose of affordable housing development. The Land Trust currently administers donations for conservation purposes. This would provide an additional option for potential land donors.

#### **D. Capacity Building and Regional Collaborations**

- Strategy 10: Regional Partnerships Marion will look into partnering with neighboring communities or regional entities in an effort to maximize professional support towards implementation of housing strategies. Possibilities include:
  - Fairhaven Office of Planning and Economic Development (OPED): Marion will reach out to the OPED to look into partnership opportunities based on the OPED’s experience with CDBG grant projects, education and outreach, first time homebuyers’ programs, and housing rehabilitation.
  - New Bedford Office of Housing and Community Development (OHCD): OHCD housing staff may also have regional initiatives that could involve Marion.
  - Wareham Office of Community and Economic Development (OCED): There may be opportunities for Marion to partner with the Wareham’s OCED to file joint applications and/or secure part-time services from Wareham’s housing consultant.

- South Shore Housing Development Corporation (SSHDC): SSHDC is the region's nonprofit housing organization and has decades of experience managing various housing services, developing affordable housing, and managing real estate. SSHDC has helped many communities in Plymouth and Bristol counties advance their affordable housing agendas and may be helpful in providing support for rental housing, marketing and outreach for lotteries, etc.

In addition to these existing entities, Marion will explore participation in a Regional Affordable Housing Trust. Some municipalities in the state participate in a HOME consortium. Bridgewater CPC is considering establishing a housing coordinator position through SRPEDD that could be shared by Marion and other towns for implementation of local initiatives. Community Preservation Act funding can be a resource to pay for consultant services.

- Strategy 11: Outreach and Education Continue community education by updating and redistributing the existing housing brochure. Certain strategies in this plan, for example zoning changes, may benefit from specific outreach efforts to build community support and to communicate the merits of the strategy. The Town will also collect and disseminate information on available programs to support renters and homeownership. A starting point is the state resource list at <http://www.mass.gov/hed/community/energy/>.
- Strategy 12: Leadership Training Promote opportunities for members of the Marion Affordable Housing Trust as well as other relevant Town boards and committees to take advantage of ongoing training and educational programs related to affordable housing.
  - The University of Massachusetts Extension's Citizen Planner Training Collaborative (CPTC) offers classes periodically throughout the year and may provide customized training sessions to individual communities.
  - The Massachusetts Housing Partnership conducts the annual Massachusetts Housing Institute training program and also has many technical guides for municipalities.
  - Other organizations such as DHCD, MHP, CHAPA, and the Community Preservation Coalition also provide conferences, training sessions, and publications.

## **E. Direct Assistance**

- Strategy 13: Emergency Home Repair Grants Establish a small grants program for emergency home repairs. The Trust is currently beginning to make small grants available for emergency requests. This initiative will work towards easing cost burdens for Marion residents.



## F. Summary of Strategies and Numerical Production Goals

The following chart summarizes numerical housing production goals, priority, major goals served, and responsible parties for each strategy. The Marion Affordable Housing Trust (Trust) will take responsibility for initiating most strategies, in some cases joined by the Planning Board (PB). The six overall goals are 1: HOUSING TYPES, 2: WORKFORCE HOUSING, 3: EASE COST BURDENS, 4: MUNICIPAL EMPLOYEE HOUSING, 5: VILLAGE NODE DEVELOPMENT and 6: SUBSIDIZED UNITS.

SUMMARY OF HOUSING PRODUCTION STRATEGIES AND GOALS BY 2020					
Strategy	Action priority/ date	Overall goals served	Number of SHI units produced by 2020	Other target unit types by 2020	Responsible party
<b>A. Coordinated land use planning</b>					
Strategy 1: Identifying Potential Sites	2015	All	-	-	PB, Trust
Strategy 2: Master Plan Coordination and Communication	2015	All	-	-	PB, Trust
<b>B. Zoning changes</b>					
Strategy 3: Neighborhood Overlay District Zoning	2015 - 2017	1, 4, 5, 6	23	69	PB, Trust
Strategy 4: Multifamily Zoning	2016	1, 4	4	36	PB, Trust
Strategy 5: Incentive Senior Development	2015 - 2017	1	-	18	PB, Trust
Strategy 6: Modify Multiple Unit Rental Housing provisions	2018	1,5	-	4	PB, Trust
Strategy 7: Modify Open Space Development District	2017	1,2	-	3	PB, Trust
<b>C. Development projects and partnerships</b>					
Strategy 8: Pursue Partnerships Leading To Development	2015	1, 2, 4, 5, 6	12	36	Trust
Strategy 9: Town Owned and Donated Land	2016	1, 2, 4, 6	4	12	Trust
<b>D. Capacity building and regional collaborations</b>					
Strategy 10: Regional Partnerships	2015	All	10	30	Trust
Strategy 11: Outreach & Education	2016	All	-	-	Trust
Strategy 12: Leadership Training	2017	All	-	-	PB, Trust
<b>E. Direct assistance</b>					
Strategy 13: Emergency Home Repair Grants	2015	3	-	-	Trust

## **VII. Maps**

The following maps show spatial information for guiding affordable housing development decision making.

- **Zoning Map**
- **Environmental Constraints to Development**
- **Town Owned, Sewered, and Developable Parcels**
- **Town Development Priorities**
- **Vacant, Developable, and Undevelopable Parcels**
- **Composite Map**
- **Housing Priority / Action Map**